

## Guys and Dolls – Chapter 1 – Mike and Ginger

Mike was 49 years old and divorced. He still couldn't believe that his wife of 20 years had met a younger man on the Internet and up and left him. Cheryl was 46 and old enough to know better. This new guy of hers was only 42. Hell, she'd filed papers 3 days after she'd left and had the nerve to ask for community property. Mike was just a working stiff and there was no way he could come up with that kind of money, so they sold the house and she took the furnishings against her share. It was something the lawyers worked out and by the time Cheryl had her share and he'd paid both attorneys off, he didn't have much left. It was probably that eating at him that had caused him to become distracted one day at work. Mike fell off the roof of a 2-story house they were installing new roofing on. The next thing he knew, he was coming to in the hospital.

"Mike, I'm Dr. James Long," a middle-aged man said entering the room. "You fell off the roof you were working on and broke your back. There doesn't appear to be any serious permanent damage, but I've got to tell you that your working days are over."

"If there isn't any serious permanent damage, why can't I work?" Mike asked.

"I didn't say there wasn't any damage, just that it wasn't too serious or of a permanent nature," Long told Mike. "I understand that you were a roofer. That involves lifting bundles of shingles and bending a lot. Physical therapy will help you some but you'll never be able to lift heavy weights or bend over like that job you had required. I think you should consider another line of work."

"I'm 49 years old with a high school education," Mike replied. "What kind of work can a man my age get without any education?"

"We'll get you hooked up with the State Department of Rehabilitation, and maybe they can help you find something," Long suggested.

Mike Hanes lived in a one-room efficiency apartment in Reseda, California. If he was lucky, he'd still have about \$40 grand in the bank. Not much to show for 20 years of marriage to the bimbo, huh? Yes, he was bitter, who the hell wouldn't be? He was thinking he should have run around on her; guys like that never seem to get divorced. Mike did 4 years in the Army, let's see, that was from '71 to '75 and it included a brief tour in Nam. Met Cheryl when he got out and got married in the same year. Didn't have any kids, the doctor said it had something to do with that Agent Orange.

They got Mike out of bed after a few weeks and ran him through physical therapy so he could walk again. He finally got out of the hospital today. Mike lost his job while he was in the hospital but called his landlord and had him come by with his checkbook so he could keep the rent paid. Mike had gone into that darned hospital on April 30<sup>th</sup> it was the 6<sup>th</sup> of October. He could have been discharged yesterday if it hadn't been Sunday, but they were running a skeleton staff at Granada Hills Hospital. Sure have had a run of bum luck; he heard last week that Cheryl and the kid got married. He did get some good

news last week too; the feds approved his disability application. He heard that didn't happen too often, and was wondering what the doctors didn't tell him.

Once out of the hospital, Mike decided to buy a new pickup with a topper and head out to see the country. While he was in the hospital, one of those aides came by and helped him apply for disability. She got the doctors to attach their reports and submitted on his behalf. Now he was wishing she'd let him see that paperwork. Nothing much had bothered him until he got the approval from Social Security. The checks would be deposited into his account and he'd be drawing disability from September 30<sup>th</sup>. The boss brought his severance check and a little bonus. He said the company would pick up what the insurance didn't pay, seeing how they had to let Mike go.

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On November 8<sup>th</sup> Mike was in Phoenix, Arizona. He'd bought a Sierra Club Coupe pickup that had a 6.5L Turbo Diesel and 4WD. Then, he'd added a topper and a mattress in the back and had been gone since a week after he gotten out of the hospital. Rehab didn't really have much to offer him and he'd said screw it and took off. When he got to Phoenix, he'd looked up a pal from his army days. Jack had been married and divorced 3 times, so Mike guessed he should count himself lucky. Sure was different in Arizona than it was in California. Every once in a while you actually see a guy walking around with a gun strapped on. Mike had been living with Jack since he'd gotten to Phoenix. Jack had quite a gun collection. Mike just picked up a DSA SA58 model FAL rifle this morning. It had a type II receiver with handle. He also picked up twenty of those pre-ban magazines and a case of surplus ammo.

Jack Williams was Mike's age, give or take a year, and he strongly recommended the SA58 rifle. Mike got an Arizona Driver's license last week using Jack's address as his residence. With the Driver's License, he didn't have any trouble buying that assault rifle at all. Mike had brought his Ruger 10/22 rifle and his Remington 870 Express shotgun. First thing Jack did was to persuade him to buy a new barrel for that Remington. It's a 20" barrel with rifle sights, improved cylinder bore. Jack had a couple of the SA58's and a Springfield Armory M1A Super Match rifle fitted out with a fancy scope and Gen III night vision, he called his sniper's rifle.

Jack had a cabin up north between Oak Creek and Sedona just north of the Coconino County line; man was that place desolated. But back to Jack's guns; he bought a suppressor for that M1A a few years back and it was quite the gun. Got him one of those Mark II's with the integral suppressor from that gun shop in Scottsdale. Jack sold cars and every time he had a good week, he'd be off buying something new. And then there are those handguns of his, Jeez! Besides the Mark II, he had an M1911, accurized, and an Anaconda .44 Magnum. He also had a Ruger Super Blackhawk and one of those Marlin .44 Magnum lever action rifles.

His cabin was adobe construction and had a standby generator. It was fixed up real nice inside, but those adobe walls were 2' thick. Jack's second wife had money and she got

so tired of him that she gave him the property just to get rid of him. He was already dating number 3 by that time. Jack was sort of fast and loose, but he had a good heart. Anyway, they were supposed to go to the range tomorrow to get Mike's new rifle sighted in. In Mike's opinion, the country was going to hell in a handcart. Four years ago someone tried to blow up the World Trade Center in New York and in April of '95 that yahoo blew up that federal building in Oklahoma City. He'd heard they convicted McVeigh in June while he was in the hospital. There had been a lot of anti-American terrorist incidents around the world and he didn't like it one bit.

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"Hey Mike, how about we go out tonight?" Jack asked.

"What did you have in mind?" Mike inquired.

"I sold a car today to this 40-something blond and I invited her to supper," Jack explained. "Said she has a real bombshell of a roommate."

"Well, I don't know, Jack, I'm not much for blind dates," Mike told him.

"It's not like you're getting married, lighten up," he said.

"Ah, what the hell, I'll get cleaned up. What time are we supposed to pick them up?" Mike asked.

"Seven pm and I made reservations for a snug at McCormick & Schmick's for 8pm," Jack replied. "So you don't really have to dress up."

"Is that in Scottsdale?" Mike asked.

"Yeah, why?" he asked.

"I'm wearing a coat and taking a tie," Mike laughed.

Jack drove and they picked the girls up promptly at 7pm. They had a nice apartment in Tempe. Jack's date's name was Sheila and the redhead Mike was hooked up with was named Ginger. Ginger was 43 years old and divorced. Didn't see any kids so Mike assumed she didn't have any. She was maybe 5'7 to his 5'11 with one of those figures you only see in magazines. That red hair ran mid-shoulder length and this gal was a knockout.

"Who do you work for?" Ginger asked. "The same car dealer?"

"Sorry, no, I don't work," Mike replied.

"Oh, how come?" she asked.

"I was injured on the job last April and spent some time in the hospital," Mike explained. "Unfortunately, I ended up on permanent disability."

"You don't look injured," she replied.

"Broken back and I can't do any lifting," he explained. "I tried going through the California Department of Rehabilitation, but they couldn't place me in any program."

"Where are you from in California?" Ginger asked. "I was born and raised in Santa Barbara."

"Lots of places, but most recently in Reseda," Mike replied. "I got divorced shortly before the accident and we sold the home we had in Granada Hills."

"Were you married very long?"

"20 years, and no children," he replied.

"You don't hear of 20-year marriages breaking up very often," she observed.

"She met a younger guy," Mike frowned.

"Her loss," Ginger said.

He wondered what she meant by that? They arrived at the restaurant and went into the bar to have a cocktail while they waited for their snug. Nice restaurant with 30 different beers on tap and any kind of cocktail you could ever want. He let Ginger go first to set the tempo and she ordered a glass of beer. How do you suppose a woman who has a figure like that can risk drinking a beer? It must be her metabolism was all he could figure. Jack and Shelia were engrossed in conversation about her new car and Mike wasn't really interested.

"How about you tell me a little bit about yourself?" Mike asked Ginger.

"I'm 43, divorced, and I work as a secretary at a brokerage house," she said. "I already mentioned California. I met a guy my second year of college and we ended up getting married. He got a job here in Phoenix and we moved here. I came home early one night and caught that SOB in bed with some bimbo. I threw both of them out and sued his pants off. Got his pants and the shirt off his back."

They got their snug and placed orders. Ginger ordered Mahi-Mahi.

"Then," she continued, "I sold everything off and rented the apartment that Sheila and I live in. Rick and I were married for 11 years and we didn't have any kids because I can't have children. I've been single for almost 12 years now. Anyway, a couple of years ago,

Sheila came to work for the brokerage and was looking for a place to live. It's a 2-bedroom apartment and I invited her to move in. Tell me more about you."

"Not much to tell," Mike said. "Did a tour in Nam towards the end of the war. Met my ex-wife when I got home and we got married. I did roofing for 20 years until shortly after the divorce. Fell off a 2-story roof and broke my back. End of story."

"Do you have any hobbies?" Ginger asked.

"Not really no," he replied. "Well, Jack has gotten me started collecting guns since I moved to Phoenix."

"Where do you know Jack from?" she asked.

"Vietnam," Mike replied.

They finally brought the order and they stopped visiting and ate dinner while it was still hot. Mike had to admit that Ginger was pretty nice, for a younger woman. Mike was a New Year's baby and come January 1, 1998, he'd turn 50. Ginger was almost 7 years younger and probably wouldn't be interested in an old man. At the moment, Mike was having a real problem with his self-esteem. Ginger sensed what was bothering Mike, but this wasn't the moment or the proper setting to reassure him. She liked the guy because he wasn't pretentious and gave every indication of being very honest. Besides which, he wasn't flirting, trying to get something that wasn't being offered.

"Anyone care for an after dinner drink?" Jack offered.

"How about a Tia Maria and coffee, in the bar?" Shelia suggested.

"I'll take the coffee at least," Mike agreed. "What would you like, Ginger?"

"Coffee would be fine," she replied. "Thank you for dinner fellas, I'm stuffed."

"I couldn't come here very often," Mike opined.

"Mike, they have a burger and fries for a buck and a half during happy hour," Ginger remarked. "Makes for a pretty cheap date."

"Maybe you should take me out sometime," Mike kidded.

"You're on," Ginger smiled. "How about Thursday night?"

"I was just kidding," Mike exclaimed.

"I wasn't," she replied, "Pick me up at 6?"

“You’d better watch out Mike, I think the lady has plans for you,” Jack laughed.

After the drinks and coffee were served, Mike mentioned that Jack and he were going to the range the next day to sight in his new FAL rifle.

“Can Shelia and I go along?” Ginger asked.

“Jack, what do you think?” Mike asked.

“About what?” Jack mumbled.

“About Shelia and Ginger going along with us tomorrow when we go sight in my new rifle,” Mike explained.

“Suits me,” Jack replied absently.

Mike noticed that Jack was laying the look on Shelia but that she didn’t seem to be responding. By another name, the look was called bedroom eyes. Ginger noticed too and nudged Mike. Mike gave her a nearly imperceptible shake of the head in disapproval.

“Gee, I don’t know about tomorrow,” Shelia remarked.

“Come on Shelia, it will be fun,” Ginger prompted.

“Maybe just once,” Shelia agreed.

“On that note, Jack, I think we ought to get the ladies home,” Mike prompted. “Is 9am too early Ginger?”

“Yes, 9am will be fine, Mike,” she replied.

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Sunday, November 9, 1997...

Jack’s enthusiasm about going to the range was offset over his disappointment over not scoring with Shelia. Ginger had to talk long and hard not to get Shelia to back out. What had finally convinced Shelia to go shooting was Ginger explaining that Mike had thought Jack had gone a bit overboard and that she really wanted to see Mike again. This wasn’t about love or lust because Ginger just liked Mike. He was a gentleman in a time when gentlemen were becoming few and far between. And, Ginger wasn’t anybody’s fool; she’d seen Mike looking her over approvingly. As far as that went, considering that Mike was fully disabled, he didn’t look to be in too bad of shape.

“Ready to go?” Mike asked.

“Is it ok if I bring my guns, too?” Ginger asked.

“Sure, what do you have, Ginger,” Mike suppressed his surprise.

“I have an AR-15 and a Colt King Cobra revolver with a 4” barrel,” Ginger replied.

Now Mike was impressed. Colt only made the King Cobra revolver since 1986 and had announced earlier in the year that it would be discontinued. It was currently only available in stainless steel and with a 4” and a 6” barrel. It was a medium frame revolver that was totally suitable for a woman’s hands. Supposedly it had an extremely smooth action, but Mike had never fired one so he wasn’t really sure. Ginger was turning out to be full of surprises. But then again, so was Jack. His behavior the previous night towards Sheila was just a little too much as far as Mike was concerned. Maybe it was time for Mike to get his own apartment.

“Do you have ear muffs?” Mike asked.

“Of course and I brought a pair for Shelia, too,” Ginger replied. “I really had to pressure her to come along today; she wasn’t particularly impressed with Jack.”

“I’m thinking of getting my own apartment, Ginger,” Mike admitted. “I hadn’t really seen Jack in action until last night and he’s just a little pushy for my tastes.”

“His brains are between his legs, if you ask me,” Shelia winced.

“I’ll sit in front if you want,” Mike offered.

“You don’t really have a choice, Mike,” Ginger grinned. “Maybe he’ll behave himself since I’m armed.”

“Jack, Ginger brought her rifle and revolver,” Mike said after he helped the ladies to get into the back and slide into the front seat.

“Who do you think you are Ginger, Belle Starr?” Jack asked.

“Thanks a lot,” Ginger snapped. “Belle Starr was bony and flat-chested with a mean mouth, hatchet face and was a notch-toothed tart.”

Mike couldn’t stop laughing at her comeback. He tried, but every so often on the way to the range, he snickered again. Ginger had spunk and if anything, she was the exact opposite of the Belle Starr she described in her retort. If that lady could shoot those weapons she had, there was some definite potential there. Cheryl and what she’d done to him was the last thing on his mind. One final snicker brought a playful poke from Ginger. Jack was sulking and Shelia seemed to be feeling just a little bit better. Once they got to the range, the mood of the moment disappeared because when it came to using guns,

Jack was all business. Jack used an outdoor public range in the Phoenix area and it had a pistol range plus 100 and 200-yard rifle ranges.

Because the purpose of the trip was to sight in Mike's new SA-58, they started at the 100-yard rifle range. Mike started off and fired a group of 3. Then he adjusted his sights and fired again. One final adjustment after the second group of 3 and he switched to the second target and fired a five shot sting. Mike shot a 2" group in the black. He made one final adjustment for windage and fired a 2" group in the X-ring that was centered but a little high. Finally, he switched to the 200-yard target and put 5 rounds in a 3" group that was centered in every way. The rifle was sighted in and now all he needed was lots of practice. He was anxious to see Ginger shoot, so he put the SA-58 away and they walked down to replace the targets.

Ginger went next and it was apparent at the outset that her AR was zeroed in and she'd used the weapon a lot. She shot a nice tight group a little high at 100-yards and something under 2 MOA at 200-yards. Ginger offered to let Shelia shoot the AR but Sheila was just along for the ride. They replaced the targets one more time and Jack brought out his Super Match M1A to show off. Which was exactly what he did. At both 100 and 200-yard, he shot sub MOA groups. In his real element, Jack was no longer the cocky SOB he'd been for most of the previous 24 hours. He respectfully offered Shelia a chance to shoot the M1A and she surprised everyone by taking him up on the offer. Jack kept a respectful distance and coached her through using the rifle.

When they'd finished on the rifle range, Jack and Shelia walked down to pull the targets. Somewhere along the way, Jack must have apologized to Shelia for his previous behavior because they were both smiling when they got back to the firing line. They still had to go to the pistol range so Ginger could show off with that King Cobra she had. Here, they used silhouettes and anywhere out to 25-yards, Mike didn't want to be on the business end of the Colt. When they finished, Jack offered to spring for pizza and the first pitcher of beer. After he'd seen Shelia shoot with his sniper's rifle, he was doing everything in his power to become friends.

Over lunch it came out that Shelia was moving to the Big Apple. The brokerage was opening a new office in the World Trade Center and they'd offered to move her to New York. It was too good of an offer to pass up, she explained, and she'd be moving to New York the week after Thanksgiving. The company had rented space in Tower 2 around the 80<sup>th</sup> floor.

"That was pretty impressive shooting, Ginger," Mike said.

"I'm out of practice, Mike," she replied. "But maybe the next time we go, I could try the FAL of yours."

If that shooting had been out of practice Mike would eat his hat. And, this coming Thursday, they had a dinner date for burgers and beer. Top it off with the next time we go and Mike was floating. Maybe he should write her comment down; it answered sev-



eral questions that had been buzzing around that brain of his. To say that Mike was impressed with this redhead would be to seriously understate the feelings beginning to grow within him. Only 3 years younger than what's-her-name, Ginger was everything that Cheryl wasn't. Mike would also bet his last dollar that the attraction was mutual.

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Thursday, November 13, 1997...

"Are you ready to go?" Mike asked.

"Let's do it," Ginger replied. "Close your mouth before you catch a fly."

"I'm sorry, but you sort of give a whole new meaning to that Mac Davis song and the line about filling out the blue jeans," Mike stammered.

"I'll take that as a compliment, I think," Ginger laughed. "Burgers and beer, my treat, right?"

"I think maybe he wrote that song just to describe you, Ginger," Mike laid it on.

"Flattery will get you everywhere," she purred.

"I didn't mean it that way," Mike backpedaled.

"Ok, let's go, I'm starved," Ginger replied.

Ginger sort of brought to mind Jimmy Walker's line on *Good Times*, Dyn-O-mite!

At McCormick & Schmick's waiting for the burgers and fries, the subject of Shelia's move to New York and Mike's need for a new apartment came up.

"With Shelia moving, I'm going to have to find a new roommate," Ginger said.

"You shouldn't have any trouble, Ginger, I'm having trouble finding an apartment," Mike replied. "I didn't realize that there was such a housing shortage."

"Part of it is the time of year, Mike," Ginger explained. "You have all of the snowbirds in Phoenix this time of year and empty apartments are hard to come by."

"I'll just keep looking, I'm sure I can find a one room efficiency somewhere," Mike replied.

"I suppose I could rent you my second bedroom," Ginger offered.

"I couldn't do that," Mike replied. "Somehow that doesn't seem to be proper."

“I wasn’t inviting you to sleep with me,” Ginger retorted. “But, you need a place to stay and I need a roommate.”

“What would people say about you having a man sharing your apartment?” Mike asked.

“Who cares?” Ginger laughed. “This is 1997 and they can just eat their hearts out.”

“In California you see this type of arrangement a lot, but this isn’t California,” he countered.

It was worth considering at least. The thing that bothered Mike was that he wasn’t so sure he’d be able to keep his hands to himself. He was lost in thought when they brought the burgers.

“Welcome back,” Ginger said. “Where were you?”

“Thinking about your offer,” Mike admitted.

“I’m only offering the room, Mike,” Ginger smiled. “If you want me, you’re going to have to work for it.”

“That’s a pleasant thought,” Mike chuckled.

“Don’t dwell on it, you didn’t impress me as a man who lived his life between his legs,” she countered.

“Jack isn’t here.”

“Eat your hamburger.”

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Saturday, November 22, 1997...

Mike and Ginger had finished at the range and were in a restaurant having a light lunch.

“Have you decided yet?” Ginger asked.

“I kept looking for an apartment but there’s nothing available,” Mike explained. “I’m game if you are, Ginger. Are you sure that you want to rent a room to me?”

“Well, you’d have to agree to take out the trash and keep you own room clean,” she replied. “There’s a washer and dryer so you’ll have to do your own laundry, too. Can you cook?”

“I’m not so hot in that department unless you want to live on foods cooked on a barbeque grill,” Mike smiled.

“Ok, we’ll share cooking and you can do the shopping,” Ginger suggested.

## Guys and Dolls – Chapter 2 – New Living Arrangement

Over Thanksgiving, Ginger flew back to Santa Barbara to spend some time with her family. Mike went shopping and bought a new queen-sized bed and bedroom set. He scheduled the delivery for Monday, December 1st. Ginger was due back at Sky Harbor on November 30th. Mike found that he had some extra funds and went shopping for a handgun. Ginger's King Cobra had really impressed him when she'd allowed him to shoot it so he found one and paid cash. The dealer recommended that he try the Corbon ammo for his new gun. The .357 rounds were available in 110 gr., 125gr. and 140gr. Mike bought one box of each to see which one he liked. The dealer told him that Corbon also loaded hunting ammo for the .357 and it came in 180gr. and 200gr. Mike ended up walking out of the store with 5 20 round boxes of ammo and 8 of the HKS Mark 3-A speed loaders. Thanks to the Brady Bill, he'd have to wait to pick up the new revolver.

Mike was waiting at the gate when Ginger's plane pulled in. He took her carry-on bag and they walked to the car.

"What did you do over Thanksgiving?" Ginger asked.

"I went shopping and bought a new queen-sized bed and bedroom suite," he replied. "Then, I went to a dealer's and bought a King Cobra just like yours. That's a pretty nice gun and I had to have one of my own."

"You should be careful with your money, Mike," Ginger said. "With you on disability, you're going to need to stretch those dollars."

"I still have some put away for a rainy day, Ginger," he replied. "And now I have a complete set of survival guns. I'm getting about \$1,250 a month and we're due for a COLA raise on disability."

"You are awfully young to remain on disability," she observed.

"I thought that I'd get to a gym and see what I can do to build up my muscles in my back," Mike explained. "I'll never be able to do any heavy lifting, but if I can get myself in peak condition, I should be able to work at something. To be honest, I don't care what they told me. With the proper muscle tone and maybe a back brace, there are hundreds of jobs I could do."

"When are they delivering the bedroom suite?" Ginger asked.

"Sometime tomorrow," Mike replied. "I moved all of my things out of Jack's house and thought I'd just stay at a motel tonight."

"That's silly, Mike," Ginger said. "The sofa folds out into a bed and you're going to be moving in tomorrow anyway, so why not tonight?"

“Remind me to give you a check for half of the rent when we get to the apartment,” Mike smiled. “How was your family?”

“I thought Daddy was going to have a heart attack when I told him about my new roommate,” she laughed. “Mom didn’t have much to say one way or the other. But, she did slip in a few questions about you, like how long had I’d known you, etc.”

“I don’t want to get in wrong with your family,” he replied.

“They’ll get over it, don’t worry about it,” Ginger chuckled. “Let’s stop somewhere for dinner, I’m hungry.”

“Regular restaurant or fast food?” Mike asked.

“Chinese?” Ginger suggested.

“Do you know a place in Tempe?”

“Turn right at the next light and 2 blocks down.”

Mike ordered Mongolian Beef and Ginger went with Mu Shu Pork. They split an order of fried dumplings and an order vegetarian fried rice. The conversation touched on many things as they got to know one another better. Properly prepared Mongolian Beef is hard to come by. It consists of thin slices of beef, garlic, chilies, green onion tops and a small amount of onion. Mike had died and gone to heaven. They shared and the Mu Shu Pork was also the best he’d ever tried. It seemed to Mike that the two of them had a whole lot in common.

When they got to the apartment, Mike made 2 trips hauling his clothes and putting them in the closet. Ginger unlocked her small gun safe and indicated that he should put his guns away for safekeeping. She handed him a slip of paper with the combination to the safe written on it. While he finished hauling, she made the sofa into a bed and changed into something a little more comfortable, like her nightgown. Mike normally slept in his underwear, but given the circumstance, he’d made a trip to Penny’s and picked up a couple of pairs of pajamas and a robe. While he was changing, Ginger put on a pot of coffee. They sat at the kitchen table visiting until nearly midnight.

“I have to be up early tomorrow so I have to get to bed,” Ginger announced. “You can surprise me for dinner tomorrow night.”

“I’ll figure out something, Ginger, you have a good night’s sleep,” Mike replied.

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Monday, December 1, 1997...

Ginger was gone by the time Mike woke up so he showered and dressed. He made a trip to Penny's As soon as they opened and bought a mattress pad, bedspread, blanket and a pair of down pillows. The furniture store had thrown in two sets of sheets and pillowcases. While he waited for the furniture store to deliver the new bedroom suite, he laundered the sheets to get rid of the sizing. They showed up around 2pm and assembled the bed and placed the dresser and chest where he wanted them. Mike made the bed and then got busy putting his clothes away. Time slipped away from him and the next thing he knew, Ginger was home.

"What's for dinner, I'm starved?" Ginger asked.

"Gee, I'm sorry Ginger, I got busy doing laundry, making the bed and putting my clothes away," Mike replied. "I'll spring for one of those expensive hamburgers and fries at McCormick & Schmick's or we could do Chinese."

"Do you like Méxican food?" Ginger asked. "If you do, I know where we can do Méxican on the cheap."

"Lead the way," Mike replied.

From the outward appearance, the restaurant didn't appear to have much to offer. But, it was a small family owned business and the food was all made from scratch, unlike so many of the Méxican restaurants around the city. Mike was hungry and got the Chili Relleno and Enchilada combo and Ginger ordered shrimp. She hadn't had a particularly good day at work and told him about her new boss. The guy was married and had replaced her previous boss who had been; as it turned out, after Shelia.

"I thought that Jack was a leech, but this new boss of mine couldn't keep his eyes off my chest," Ginger said. "And then, he made a couple of improper suggestions."

"You don't have to put up with crap like that, Ginger," Mike replied. "Go to the Personnel Department and file a sexual harassment complaint."

"He's such a Dork," Ginger laughed. "I have a tape recorder on my desk and after I caught him staring the second time, every time he came near my desk, I turned on the recorder. So, I have everything he said on tape."

"What are you going to do?" Mike asked.

"I think I'll do the recording thing for a week or so," she replied. "The Brokerage has had problems in this area before and so far, no one has been able to prove anything. If I get enough on tape, they won't have any choice except to fire the guy."

"Fire you more likely," Mike said. "That might not be the best course of action."

"If they fire me, I'll sue their pants off," Ginger laughed. "Who knows, maybe I can get the shirt off their back, too like I did with Rick."

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Monday, December 8, 1997...

"Well, you can say you told me so," Ginger said when she got home.

"What's up?" Mike asked.

"I took the tapes to the Personnel Department and their response was to announce that they'd had complaints from my boss about me and that I was being discharged for wrongful conduct." Ginger replied. "So, I packed my things and got the hell out of there. I thought about what you told me last week and I went straight to an attorney who specializes in sexual harassment cases. He's going to bring a suit for wrongful termination, lost wages, damage to my reputation and punitive damages."

"That could take years," Mike replied. "You should have beat him to the punch, like I suggested."

"Mike, I don't really have to work," she replied. "I told you I got the shirt off Rick's back, didn't I? Rick was pretty successful and I cleaned him out. Since I was working, that money has been invested. I got into the bottom on this market boom we've had the past few years and I have a healthy portfolio. However, I'd prefer to work, so I'll get my resume together tomorrow and look for a job."

"I fixed a meatloaf using my mother's recipe," Mike replied, "I hope you like it."

"Is it ready?" Ginger asked.

"As soon as the baked potatoes get done," he replied.

"What did you do to keep busy today?" Ginger asked.

"I did my laundry and put away my clothes," Mike replied. "Then I went to the gun stores and window shopped. I didn't really see anything I couldn't live without so I checked out electrical generators. After that, I checked on getting an after-market fuel tank installed in my pickup. Then I came back and made the meatloaf."

"Ping."

"The potatoes should be done," Mike said, "I'll get them and the meatloaf and you can get the salads out of the refrigerator."

"A girl could get used to this," Ginger chuckled.

"If it didn't come out right, you can always drown it in catsup," Mike suggested.

"Why were you looking at generators?" Ginger asked.

"Jack called and offered to sell me some vacant land next to his acreage up near Sedona," Mike replied.

"Can you afford that?" she asked.

"I don't know," Mike answered. "But, it's something to think about. I'm doing better at the gym and they moved up the setting on the exercise machines. That instructor I have used to be a physical therapist and he's working with me to overcome my handicap."

"That's good news, Mike," she replied. "Will you be able to go back to work soon?"

"Maybe after the first of the year, Ginger," Mike answered. "I can't push too fast, he says, or it will do more harm than good."

"Hey I love this meatloaf," she announced.

"Beginner's luck, but it is good," Mike agreed. "Tell me something, how do you keep that figure of yours and eat the way you do?"

"You like my figure?" Ginger asked.

"Of course, but answer my question," Mike responded.

"I have no idea Mike, it must just be my metabolism," she shrugged.

Of course having a bottle of very good red wine to go with his humble offering hadn't hurt. Maybe it helped the meatloaf to taste better. After all, what can you do with 2 pounds of ground sirloin and some spices? After dinner, Ginger took a shower and then changed into her nightgown. However, instead of the quilted bathrobe she had been wearing, this time she came out wearing a lace-cup silk gown and silk kimono robe. Mike was sitting on the sofa watching a movie on TV and didn't notice. Ginger sat down on the sofa and slid a little closer. Then he noticed and bruised his jaw on the floor.

"See anything you like?" Ginger asked.

"Uh, uh, uh," Mike stammered.

"I'll take that as a yes. Why don't you take a shower and get into your robe and pajamas?" Ginger suggested.

(He shaved, too.)



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Tuesday, December 9, 1997...

To be perfectly candid, Mike didn't remember much of the night before. But, as you might imagine they were both in his bed when he woke up the following morning. It had been the wee small hours of the morning before they had fallen asleep, but he most certainly wasn't tired. In fact, he felt like a whole new man. Any self-esteem issues he might have had the evening when Ginger and he had met had disappeared. Ginger was still sleeping so he got up, put on a pot of coffee and showered and shaved. A little later, Ginger joined him.

"I've wanted to do that for a while, but I didn't want you to think that I was forward," Ginger commented.

"Yeah, me too," Mike replied. "So what is on the agenda for today?"

"I'll get cleaned up and work on my resume," Ginger suggested. "Last night at dinner you said something about Jack wanting to sell you some land. How much land and how much an acre?"

"Jack said the land prices up near Sedona have really boomed," Mike replied. "He offered me 5 acres at \$5,000 an acre."

"It must be worth several times that," Ginger replied.

"I'd guess about \$20,000 an acre," Mike suggested. "Maybe he's trying to pay off an old debt."

"What would that be?" Ginger asked.

"When we were in Vietnam, we got into one hell of a firefight," Mike explained. "He was pinned down and I wasn't. I used an M-79 to blow away the NVA that had him pinned. It wasn't a big deal, really. But, ever since, he has insisted that he owed me."

"What battle was it?" Ginger asked.

"Nothing you'll ever find in any history books," Mike replied. "The war was almost over and we were supposed to be going home. We did, too, a few weeks later."

"The bottom line is that you can buy a \$100,000 piece of property for \$25,000, right?" Ginger asked.

"Right, but I maybe have about \$10,000 in the bank," Mike replied.

“What if I could come up with the other \$15,000?” Ginger asked.

“I wasn’t that good last night,” Mike laughed.

“Whatever,” Ginger said, “It’s an investment that would quadruple your money instantly. I’m willing to put up all of the money, it is too good of a deal to pass up.”

“How about I put up \$7,500 and you put up the rest?” Mike proposed. “I’ll pay you an additional \$5,000 and we’ll own the property equally.”

“You’ll never get me paid if all you’re getting is disability,” Ginger smiled.

“At least I have some income, you don’t even have a job,” Mike replied.

“Says who? I’ll have a new job before the end of the week,” she replied.

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Monday, January 5, 1998...

“How did the first day back at work go?” Ginger asked.

“Good, but I’m tired from standing all day,” Mike replied. “How was your day?”

“The attorney called me at work,” Ginger said. “The Brokerage is beginning to talk settlement.”

“Already?” Mike exclaimed. “If figured it would be 2010 before you got that suit settled.”

“They have an offer on the firm and it won’t fly if they have any pending litigation,” Ginger explained.

“I’d say that puts you in the driver’s seat,” Mike smiled.

“What kind of an offer do you think I should accept?” Ginger asked.

“Gee, I’m not sure,” Mike replied. “You only lost a week of work and the new job pays the same as the old one so I don’t see how you can prove some of your claims. You’re alleging wrongful termination, lost wages, damage to your reputation and asking for punitive damages.”

“I was wrongfully terminated and I lost a week’s wages,” Ginger started to count her losses. “Once the case gets made public, it could damage my reputation. Besides, what they did was wrong and they should be forced to pay some punitive damages.”

“What kind of offer did they make?” Mike asked.

“\$10,000 Mike and the attorney will get 30% of that if we settle,” she replied.

“You would still have about 20 times the wages you lost,” he pointed out.

“But that’s small change to them and they won’t learn anything if I settle that low,” Ginger replied.

“Honey, you could get a million dollars and they wouldn’t change their behavior,” Mike said. “That guy still working there?”

“The last I heard, yes,” she replied.

“I don’t know what to tell you, what did your attorney suggest?” Mike asked.

“He’s going to work his way down from a quarter million.”

“Did he think they’d pay anything near that?” Mike asked.

“He said he could probably get them to settle for \$100,000 plus attorney fees.”

“What? That much? Wow! Go for it,” Mike laughed.

Two weeks later, the suit was settled for \$125,000 including the attorney fees. Ginger received a check for \$86,750. The attorney had gotten 30% of the settlement plus \$750 in expenses. Ginger used the money to buy secure corporate debentures with a 10% interest rate. Mike had reported his reemployment to the Social Security Administration and they notified him that he had received his last disability check. He had repaid Ginger \$1,000 of the \$5,000 he owed her on their purchase of the property from Jack and was planning on paying her anywhere from \$750 a month to \$1,000 a month until they owned the property equally. His new job paid about \$17 per hour and he was clearing around \$450 a week. After he got the debt to Ginger paid off, Mike intended to ask her to marry him.

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Friday, February 6, 1998...

“There you go, \$1,500,” Mike said handing Ginger a check. “That makes the balance I owe you \$2,500.”

“That doesn’t leave you a whole lot in the bank, does it?” she asked.

“I have just enough in the bank at the moment to pay my half of this month’s rent and to pay you the balance I owe you,” he responded. “But, I have to keep some rainy day money.”

“There’s no rush on paying me back,” she exclaimed. “You would be positively surprised what my investments are doing.”

“That’s not the point, Ginger,” Mike replied. “A debt is a debt and until I have you repaid, I’m not spending any money on anything else. Besides, I think that Internet bubble is about to burst.”

“My broker agrees with you and we’ve been moving out of those stocks and into corporate debentures with high interest rates,” she replied. “We completed moving my money into debentures as of the end of January. But, I’m going to need to pay a lot of taxes this year and next.”

“Will that be a problem?” Mike asked.

“No, 30% of the money went into T-Bills so I could pay the taxes,” she explained. “Still, I did very well over that 11 year period.”

Ginger didn’t offer any further information and Mike didn’t ask. It was none of his business how much Ginger had. If he proposed and she accepted, he wanted to be able to provide for the two of them relying solely on his income. Ginger also didn’t tell him that she’d been discussing the possibility of converting all of her assets into gold. Her broker told her that if they could buy gold near \$250 an ounce, she could make a killing. That was a little risky as far as she was concerned. But, she was keeping an open mind.

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Friday, March 6, 1998...

“There you go, paid in full,” Mike grinned handing Ginger a check for \$2,500. “That makes me feel a lot better. And, here’s a check for my half of the March rent.”

“We should change our living arrangement,” Ginger said.

“What’s wrong with the arrangement we have?” Mike asked.

“Nothing really but do you think we need to maintain separate bedrooms?” she asked.

“Ginger I want to ask you to marry me, but I won’t do that until I can afford a proper ring,” Mike answered.

“How much does a wedding band cost?” she asked.

“Not the band, the diamond,” Mike replied.

“Let me show you something,” she replied, getting up and heading to her bedroom.

“What do you think of that?” she asked tossing him a ring box.

“My God, how big is that stone?” Mike asked looking at the rock.

“A little over 2 carats. It’s classified as perfect and insured for about half of what I make in a year,” she laughed. “Now if you can afford a simple ring, the answer is yes.”

Stop and think about this situation. You’ve heard a description of Ginger. 5’7 with a figure most women would kill for. Intelligent and she invested a whole lot of money 11 years before near the beginning of the Internet boom. Then, when someone got a little too fresh, she sued and picked up another \$86,000 give or take. She wears Victoria’s Secret eveningwear and makes the models in the catalog look plain. When it comes to eating out, she seems to prefer a moderately priced fare and she shoots a gun like Annie Oakley. Plus you and she own five acres of land near Sedona, Arizona.

A smart man would suggest they hop the next plane to Vegas. An idiot would be worried that it wasn’t right if he didn’t give her that diamond. Listen, the people who run Vegas aren’t stupid, either:

Las Vegas Marriage Bureau Hours  
Monday through Thursday  
8:00 am to 12:00 (Midnight)  
Friday 8:00 am to Sunday 12:00 (Midnight)  
Holidays Open 24 hours

Mike wasn’t stupid. That night Mike and Ginger turned in at the Luxor as Mr. and Mrs. Michael Hanes. And the rings? Plain gold bands. There is one hell of a lot more to a good marriage than a piece of compressed carbon. It didn’t hurt one bit that they were madly in love with each other, either. It appeared that Ginger had it right; they would have a new living arrangement after all.

### Guys and Dolls – Chapter 3 – The Newlyweds

They married in such a hurry that neither of them thought about the pre-nuptial agreement. Before they were married, Mike had given it a lot of thought and even consulted with an attorney concerning the matter. For purposes of distributing assets after a divorce, many states are community property states, meaning both the husband and wife equally own all money earned by either one of them from the beginning of the marriage until the date of separation. In addition, all property acquired during the marriage with community money is deemed to be owned equally by both the wife and husband, regardless of who purchased it. The separation date is important in this analysis, as it is the last day when property is considered “community.” Debts work the same way as assets - any debt accrued during the marriage belongs to both husband and wife equally. Each spouse’s 50 percent ownership interest in community property includes equal rights of management and control. There are ten community property states, including California, Arizona, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. In community property states, this is the property that is considered separate, i.e. belonging to only one spouse. This usually includes anything owned prior to marriage, inheritances, and anything a spouse earned after the date of separation. Educational loans can also count as “separate” debts, owned by only one spouse.

Mike had very little and aside from his pickup and firearms, the only thing he owned was the half interest in the property up by Sedona with Ginger and the cash in his checking account. The attorney advised that he open a new joint checking account and they keep their old accounts. In the event that they married and anything went wrong later on, it would make dividing up the community property relatively easy. What Mike didn’t know was how big Ginger’s premarital assets were. Thinking Mike might ask her, she had consulted an attorney too. He told her community property is property acquired by either spouse during the marriage, except by gift, inheritance or as income from property owned prior to the marriage.

In a dissolution of marriage, the community and jointly owned property is divided “equitably” between the parties. Generally equitably is defined as equally. Community property may be waived by a pre-marital agreement. Separate property is property owned before the marriage, inheritances, gifts, and income from separate property. In dissolution of a marriage, each party is awarded his or her separate property. How much money did Ginger have? Stick around it’s almost tax time and they’re filing a joint return the following year for ‘99. Nothing stays secret forever.

Monday, March 9, 1998...

“Good morning,” Ginger said.

“I just had the strangest dream,” Mike replied.

“What was that?” Ginger asked.

"I dreamed that some beautiful redhead abducted me and dragged me to Las Vegas and we got married," Mike replied.

"It's in our union contract," Ginger replied.

"You know honey, we sort of rushed things," Mike suggested. "We should have executed a prenuptial agreement to protect your assets."

"We neither one have children and unless we adopt, we can't expect to have any," Ginger replied. "So, if I die first, you might as well have what I have and vice versa. Besides, did you forget how good of a shot I am?"

"Are you sure?" Mike asked. "You know of course that I only married you to get your money."

"I thought you were after my ass, not my assets," Ginger laughed. "If I can't keep your attention, I deserve to lose the money."

"It's what's up front that counts," Mike said.

"Speaking of which," she replied, "I agree totally."

"I've got to get to work, I can't afford to lose my job now that I have a wife to support," Mike said getting out of bed.

"Well, aren't you interested in how much money we're talking about?" Ginger asked.

"Not really, no," Mike replied. "But the attorney I consulted suggested that we have a joint bank account and separate bank accounts to handle our pre-marital assets. How about we do that Friday after work?"

"See, I was right," Ginger said, "You really were after my ass, and not my assets."

"Make some coffee while I hop in the shower, ok?" Mike suggested.

"Leave the water running," she replied.

Mike was just slipping out of the shower when Ginger entered. This was going to take a bit of getting used to. But, she was right, he didn't really care how much money she had. He had a lot of things on his mind because they're getting married before he was really ready had more or less upset his timetable. On the other hand, with a double income, they should be able to get something built up at that property in Sedona. The country was in real trouble because just this previous January, a story broke in the Washington Post alleging that the President had an affair with a White House Intern. But, he'd probably get off, because his wife was supporting him.

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Friday, March 13, 1998...

Mike had made a reservation for 7:30pm at McCormick & Schmick's. After they finished at the bank, they hurried home, bathed and dressed in jeans and western cut shirts. They were running late and didn't have time for cocktails. They were shown right to a table where they talked about their day and agreed to run up to Sedona on Saturday.

Saturday morning when they got up, they had breakfast and hopped into Mike's truck to make the trip to the property. Jack was just coming out of the door of his adobe when they arrived.

"Hey, what's new," Jack said.

"Ginger and I got married last weekend in Vegas," Mike announced.

"Do I get to kiss the bride?" Jack asked.

"Just don't squeeze anything," Ginger said giving Jack his kiss.

"What brings the two of you up here?" Jack asked shaking Mike's hand.

"Came to look at the property," Mike said. "I have responsibilities now and I was thinking about building an Adobe."

"You'll need a backup generator, you know," Jack responded.

"What about a wind turbine?" Mike asked.

"Sorry pal, the ridge crests are only rated a 3 and the area right around here is a 1," Jack replied. "PV might work, how big of an Adobe were you planning on building?"

"Hadn't given it much thought, Jack, how big is yours?" Mike replied.

"About 1,200 square feet," Jack said. "If you build it square, you'll maximize the square feet."

"I know, I was a roofer for 20 years," Mike mentioned.

"On the other hand, if you make it rectangular with a southern exposure, you can put a PV array on the roof," Jack continued. "You'll have to slope it up about 30° so that should give you the greatest size array."

"I'll make some calculations," Mike said. "How expensive is the PV?"



“It can get expensive, partner,” Jack pointed out. “You need PV panels, charge controllers, batteries and inverters. Plus, you’ll still need a small generator for when the sun doesn’t shine. Come on, I’ll show you the 5-acre plot you bought.”

“There are the 5-acres,” Jack pointed. “I had it surveyed and the surveyor put in the boundary stakes. You’ll need to grade an access into the acreage but that won’t be a problem since its right next to the road. Now, if you really plan to use adobe, I have some info at how about how to make durable bricks. I’ll go get it for you.”

### Recipe for Six Adobe Bricks

Time required: about one month (most of it waiting for bricks to dry).

Cost: little or nothing

#### Materials:

- One five-gallon bucket
- One mixing stick or old wooden spoon
- ½ bucket of adobe clay
- ¼ bucket of sand
- ⅛ bucket of straw cut into two-to-three-inch pieces
- Enough water to make a dough-like consistency
- Six empty half-gallon waxed milk containers OR six 4 x 11 x 22 inch wooden brick molds, which can be made from 2-by-4s nailed together
- Waterproof tape

#### Directions:

- Thoroughly mix the adobe clay, sand and straw in the bucket; add only enough water to create a workable consistency.
- You can use either the wooden brick molds or the waxed ½-gallon milk cartons. To make the molds from the latter, cut one side from the carton (which becomes the open top of the brick mold). Cut and flatten the folded spout end and tape the carton firmly into a rectangular shape.
- Pack the brick mixture into the cartons, filling each about two-thirds full. In 15 minutes to 24 hours, the brick will be firm enough to tip out. Each batch is different. You will have to judge when your mix will maintain a brick shape.
- Place shaped bricks in a sunny location and turn repeatedly as they dry. (A completely dry brick is uniform in color, inside and out.)

The wall thickness of California adobes varied from about two feet to five feet. The higher the walls, the thicker they were built. Because of this thickness, the inside temperature of an adobe remains fairly constant and comfortable year-round.

“What do you think, Ginger?” Mike asked after they’d looked at the recipe for adobe bricks.

"I think I'd better plan on wearing rubber gloves and spend all summer weekends here in Sedona," she smiled. "How many bricks do you think the house will take?"

"If we change the brick dimensions to 4"x12" by 24" and build a square home with walls about 36' long, I'd guess we're talking 144 lineal feet by about 8' high," he replied. "Now, based on the end area of the bricks, that would be somewhere in the vicinity of 3,500 bricks. There's really no reason we have to wait until summer, Ginger. We could pick up the materials during the week and come up here every weekend. Assuming we have the mixture dry enough, we might be able to make 2 batches of bricks a day. So, it would just depend on how many molds we have and how much mix we could produce at a time. If we could manage 200 bricks a weekend, we could have the bricks all cast and cured by July or August. Eighteen weekends counting the first weekend to build the forms and develop the correct consistency."

"And the cost?" Ginger asked.

"Maybe a couple of hundred for materials and some bales of straw," Mike replied. "We might be better off if we got a cement mixer to mix the adobe."

"I have a better idea, Mike," Ginger said. "I have that money from that sexual harassment suit. Why don't we buy a manufactured home and set it on a basement?"

"It would be a lot easier," Mike replied. "But that's your money so it's up to you to make that kind of decision."

"Mike, it was found money that I did nothing to earn," Ginger replied. "Let's run into Sedona and see if they have a mobile home dealer."

"Sure, honey," Mike said. "I could use some lunch anyway, how about you?"

"Famished. We'd better get a motel while we're at it, don't you think?" she suggested.

"Good idea."

As it happened, there were no mobile home dealers in Sedona, but there were 3 in Flagstaff. Mike and Ginger had lunch and spent the remainder of the day being tourists in Sedona. The following morning they got up, cleaned up and had breakfast. Then, they checked out of the motel and drove the 30 miles to Flagstaff. The home that took their fancy was the Fleetwood Entertainer Series Model 4723B, 3 Bedrooms, 2 Baths and 1,919ft<sup>3</sup>. They told the dealer they were interested in the 4723B and they would be back in a week or so to discuss the matter further.

"I really like the floor plan of that home," Ginger said.

"If that's the case, I hope they can order one," Mike responded.

“Why couldn’t they?” Ginger asked.

“One of the salesmen mentioned that they were featuring the Model 0603B, 3 Bedrooms, 2 Baths and 1,764 Square Feet,” Mike replied.

“Honey, money talks and BS walks,” Ginger laughed. “I found the house I want and if they can’t produce, we’ll find a Phoenix dealer who can.”

“What about putting it on a basement?” Mike asked.

“That was my idea,” she replied. “We could store the batteries and equipment for the PV system in the basement.”

“We’ll probably need a well,” he continued.

“Yes, and a septic system, too,” she added. “So what? Like I said, it’s just a little present from my former employer for showing off my boobs.”

“Are you really sure you want to spend that money on a vacation home?” Mike persisted.

“The more you try to talk me out of it, the more determined I’m becoming.”

“If that’s the case, what would you say to our coming back up on Saturday, April 4th?” Mike asked.

“I’ll tell you what, since I’m paying for the home, why don’t you just leave it to me, Ginger suggested.

“Sure, as long as I can have the type of basement I want,” Mike replied.

“I bet I can guess,” Ginger laughed. “You want walls about a foot thick and enough concrete on the top to make the place safe from radiation. Am I close?”

“You pretty much read my mind,” Mike replied. “Could I suggest that we build the basement to whatever specs I come up with and I’ll pay the difference in cost between those specs and a regular basement? That way, I could have whatever I dream up and it wouldn’t cost you any extra.”

“Mike, I’d imagine that paying cash for a home would eliminate most of the tax advantage we’d have since there wouldn’t be any interest to pay,” Ginger countered. “Let’s wait and see if I can get that home I want and how far the money from that lawsuit will stretch. I’ll put in whatever kind of basement you want and when we run out of the funds from the lawsuit, we can get a loan to pay for extra equipment you or I might want and those PV panels. That would give us a little tax shelter since it would be a home im-

provement loan. I have a lot to consider when it comes to taxes, you're going to choke when you find out what our tax bills are this year and next. Don't forget, I set aside 30% of the money I made to cover the capital gains."

"I guess I can live with that if you can," Mike replied after a little thought. "You handle the house and my fancy basement and I'll look into the photovoltaics. Next time we go up to Sedona, let's take our firearms. We haven't had a lot of time for practice and Jack has a 600-yard range on his property."

"I like a reasonable man who can take suggestions," Ginger snuggled a little closer.

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Saturday, March 21, 1998...

"Ginger, I talked to a PV dealer during the week and he has a used, but almost new, system for sale," Mike explained. "Some guy had it installed but then lost his financing. It is a 10kw system and here's a list of what the system includes:"

- 16 – KC120 PV Panels (Kyrocera Solar is the manufacturer - 120 watts per panel)
- 4 – Two Seas KC quad mounts (adjustable from 30 to 60 degrees elevation)
- 1 – Trace SW 4048 sine wave programmable inverter
- 1 – Brand Power Meter with high amp probe (with Voltage, Power Factor, Peak and RMS Power)
- 2 – Trimetric 2020 metering systems, each with a precision amp shunt (one to monitor the batteries and one to monitor the solar power produced)
- 1 – Trace TC-60 solar controller (can handle up to 28 of the 120 watt panels)
- 1 – RV Solar Boost 3048 Solar Power Control Unit (handles 12 of the 16 panels – used to boost the panels output during cooler temperatures)
- 1 – Quick disconnect box for the RV 3048 unit
- 3 – temperature controllers (two for the two Trace units and one for the RV 3048 unit)
- 24 – L16 C commercial batteries (US Battery is manufacturer - 395 AH each)
- 2 – main power limiting fuses
- 1 – set of 0 copper power cables (Red Cables used to hook the 24 batteries together)
- 72 – Special drain back battery caps (Green and Yellow caps)
- 1 – 48 volt Sulfator (eliminates the need to periodically equalize batteries)
- 1 – Remote digital temperature probe and readout
- 7 – 100' of #10 copper wire pairs (to carry the current from the panels to the controllers)

Includes all necessary mounting hardware and electrical boxes (minus the auxiliary tie in panel and quick disconnect switch required by AZ and CA power companies).

Includes two 2' x 4' Battery Covers/Protectors

Panels and batteries to be set up in a 48-volt dc configuration. Inverter produces 120 volts ac 60 HZ power, and locks onto the line voltage when available.

The batteries weigh about 115# each. The inverter weighs about 110# and the panels weigh about 25# each. Total weight is about 3400#. The panels are each approximately 5'x2.5'.

"That's a lot of equipment," Ginger said after going over the list. "What does he want for it?"

"He'll sell it for the balance due," Mike replied. "The system cost the guy \$57,000 and he put 30% down, leaving a balance of \$40,000. The state will exempt the purchase from sales tax and we would get a state income tax credit of \$1,000. The equipment qualifies for a federal home loan program. The rate of return on the investment was 28% before you figure the discount because of what the guy put down."

"I think we should buy it, Mike," Ginger said. "Do you agree?"

"Yes."

"Here's what I worked out on the home with that dealer, Home Seasons, in Flagstaff," she went on. "We can have the basement put in with 1' thick walls and a 1' thick concrete ceiling supported by I beams, 6' of compacted earth over that, the well in the basement with pump and tank, driveway access, and the home assembled in place for \$75,000. That will include a propane stove and furnace, and dishwasher. We will need to buy a refrigerator and a freezer plus furniture. That debenture will bring me \$95,000 net because of the accrued interest and the market fluctuation. If we spend \$10,000 on furnishings including the refrigerator and freezer, we can still put \$10,000 against the PV system and only finance \$30,000."

"So, we'll have a new 2,000 square foot home sitting on a shelter, completely furnished and energy independent and only owe \$30,000?" he summarized.

"Right."

"Let's do it."

"I agree," she said. "You call the solar dealer and then I'll call the guy in Flagstaff."

With the extra \$10,000 down on the solar equipment, Mike and Ginger qualified for a 10-year, 8% loan to finance the solar equipment. The monthly payment would be \$364 and there was no prepayment penalty so they could make double or even triple payments if they had the extra cash. To illustrate how early payments might benefit you, it only takes 7 years to pay off a 30-year mortgage if you double the payments. If they doubled the payments, they could pay the 10-year loan off in less than 5 years but wouldn't have to worry if they had extra expenses some month.

Ginger made 2 calls, the first was to her broker at home who she instructed to dispose of the debenture on the following Monday. Her second call was to the dealer in Flag-

staff. She told him she would wire the funds to pay for the entire project when she received them, which would be approximately on the 30th of March. When she got off the phone they discussed getting a large propane tank from a Flagstaff dealer and going out to dinner that night to celebrate their purchase of a new home. Being newlyweds, they managed to find time to go to the range after a couple hours of fooling around.

“You managed to thoroughly embarrass me at the range, dear,” Mike said.

“You should have kept you mind on your shooting instead of patting me on the behind,” Ginger smiled.

“Where would you like to go for dinner?”

“Let’s eat Chinese tonight,” she replied.

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Friday, March 27, 1998...

“Mike we got the check from the brokerage today, how about we drive up to Flagstaff tomorrow and pay for the house?” Ginger asked. “While we’re there, we could look for furniture and for that refrigerator and freezer.”

“That sounds good, would you like to take our rifles and do some shooting at Jack’s range?” Mike asked.

“I don’t think so, no,” she replied. “I get the feeling that guy is undressing me when he looks at me.”

“He probably is, Ginger, that’s just the way he is. Would you like me to speak to him about it?” Mike asked.

“Not really, sweetheart,” she replied. “But I hope you won’t mind if we don’t spend a lot of time with him.”

“It’s nice to be looked at but not to be visually groped, huh?” Mike asked.

“Exactly,” she replied. “Unless you’re doing the groping.”

“I can manage that,” Mike smiled.

“Later, if we hurry, we can still catch Happy Hour and get a cheap burger and fries.”

Ginger deposited the check in her premarital checking account. She had a substantial balance in the account having sold some T-Bills because of her forthcoming tax bill. She was amused that Mike had never shown any interest in her financial affairs. She knew

that he had about 10 grand in the savings account that he converted his premarital checking account to. The truth was they could retire any time they took the notion and never work again. She was still watching the price of gold, waiting for it to drop to \$250 an ounce. Maybe she should suggest that if she bought gold, Mike should consider buying some pre-65 silver coins. It didn't make much sense to her to put in a bomb shelter and not be completely prepared.

Saturday, March 28, 1998...

The Flagstaff dealer had ordered the home but hadn't started on the basement because he didn't have his funds. With Ginger's check in hand, he assured her that they could start on Monday. After they left the dealer's they had lunch and then went shopping for the appliances and furniture. She had it wrong on the house; it came with a built-in large screen TV, a microwave and side-by-side refrigerator with ice and water in the door. But, they still needed a refrigerator and freezer for the basement and while they were at it, maybe a microwave too. They had 3 bedrooms to furnish plus a living room, family room and dining room. The master bedroom had a separate sitting area so that meant a couple of recliners or a loveseat.

Did you ever try to furnish a new home completely from scratch? They bought a new king-sized bedroom suite, a TV and 2 recliners for the master bedroom/sitting area. Next they bought a queen-sized bedroom suite for one of the spare bedrooms. Then, there was that freezer space in the utility room and they bought a 21 cubic foot upright freezer. The dining area got a table, 6 chairs and a china hutch. It took 2 recliners, a sofa and 3 tables to do the family room plus a sofa, 2 end tables, a coffee table and two additional chairs to furnish the living room. They agreed to move Mike's new bedroom suite up to the house to furnish the other bedroom.

But wait, they still had a basement to furnish. This required one of those built-in combos that included a sink, stove, refrigerator and microwave plus a chest type freezer. Are we dizzy yet? That left the basement devoid of any furniture but they'd already gone through 20 grand. Maybe, Ginger suggested, it was time to start looking for some good used furniture to finish off the basement. Mike agreed but in the back of his mind there were thoughts of a standby residential generator for when the sun didn't shine and possibly some food to store in that new basement. Plus, that extra 10 grand on furniture either meant that he was going to have to empty his savings account or Ginger was going to need to tap into her tax money. Right?

"Nice stuff," Ginger said writing the check without batting an eye.

"Dear, just how much money is in that account of yours?" Mike asked.

"Enough," Ginger smiled. "You had your chance to find out what I had back when we got married. Now, you're just going to have to sit back and watch me spend all of my hard earned money."

“Well, I was thinking about spending that money I had in my saving account to put in a standby residential generator,” Mike said.

“Ok, good idea,” Ginger laughed.

“But, we have to put that 10 grand down on the solar system,” he replied.

“I talked that over with my tax accountant and the benefits of financing that system aren’t really outweighed by paying cash,” Ginger said. “I’m going to pay that off, too.”

“But that’s \$40 thousand,” Mike sputtered.

“That’s one of the things that I like about you honey, you have a good memory,” Ginger laughed. “We haven’t signed the loan papers, yet so I’m going to pay it off.”

Are you keeping score? Property \$25, House \$75, Furnishings \$20 and Solar \$40. Then, there’s the Koehler 30REOZJB diesel residential standby generator that Mike wants and the basement is basically unfurnished and there’s no food in the house. Ginger got divorced in 1987 and she invested the net settlement of \$100,000 in high-risk Internet stocks. She cleared out those investments in late ‘97 and early ‘98 and put the money in very low risk corporate debentures. Her average earnings rate for the 11-year period was 23% (per year) net before capital gains taxes. Just how rich is the redheaded bombshell with the nice bod?



## Guys and Dolls – Chapter 4 – The House

Ginger winced a little when she had to write the check to pay her '97 taxes. She expected a hit, but this was every bit as bad as she imagined. Mike got a refund from his '97 return. He socked it away in his premarital account until he could blow it on the Kohler 30REOZJB generator. They were getting progress reports and the contractor had dug the hole for the basement, had a deep well drilled and had done the pour. An issue came up about sealing off the basement and Mike had contacted Utah Shelter Systems and ordered the Swiss blast door and the LUWA air system. Ginger hadn't winced when she'd written that check, at least not that Mike saw.

Mike didn't know that Ginger would have willingly spent every dime to her name if the situation called for it. Rick and she had gotten married and he'd got successful quickly. At the time she assumed that he was putting in the long hours over some insane desire to accumulate all the money in the world. Some men worship God; others worship Mammon. Only Rick spelled Mammon M-O-N-E-Y. She was pregnant with their first child and Rick wasn't happy, constantly complaining that babies cost too much. He began to work longer hours and Ginger didn't realize that not all of those hours weren't spent in his lust for money. Near the beginning of her second trimester, Ginger began to have problems. One lonely night, with Rick nowhere to be found, she realized she was in trouble and called 911.

Rick eventually showed up at the hospital but only after she'd lost the baby and the doctors were forced to perform a hysterectomy to save her life. Some men just naturally wear their emotions all over their face and Ginger thought she detected not sorrow but glee in Rick's eyes. It wasn't more than 6 months later that she'd come home early and caught him and some bimbo in the sack. Still smarting from the loss of her baby and his cavalier attitude made something snap and she went after his God with a vengeance. What she didn't get, the lawyer got and she put that bum out on the street where he belonged.

Ginger didn't want the money for the sake of having money so she got with a broker and invested it in the Internet. At the time, she just hoped that she'd lose every dime, but things turned out quite differently. 1989 had proven to be a very good time to make investments in the technology sector. That \$100,000 had slowly grown until in late '97 the broker suggested that the boom might be over and they moved the money to Fortune 200 corporate debentures. The rate of income fell from 23% to 10%, but her money was now very safe. Ginger's \$100k had grown to just a little short of \$800 thousand by the end of '97.

Knowing the real story about Ginger and her money made it easier to understand Ginger as a person and why she felt the way she did about her money. Every check she wrote was another slap in the face to the SOB that she'd been married to. This new husband, Mike, was as unpretentious as a man could be. Maybe it was because he was a working man who earned a living with the sweat of his brow and whose sole interest in money seemed to be to have whatever it took to care for her. In any event, after the

taxman was done with her, that big nest egg had a bit of a crack in its shell. The old saying that money couldn't buy happiness might be true, but it could most certainly provide for your long-term security.

Sedona is red rock country and through the years was becoming quite the tourist attraction. The nearest large city was Flagstaff about 30 miles to the north. And, if you lived there and needed something that Flagstaff didn't offer, Phoenix was only a 2-hour drive away. On May 2, 1998, Mike and Ginger drove up to Sedona to see their new home. The mobile home dealer had provided the furniture dealer with a key and Ginger had provided written instructions and a hand drawn diagram of where they wanted the furniture placed.

"How's it going?" Mike asked the contractor who was overseeing final installation of the blast door in the north end of the basement.

"You the owner?" the contractor asked.

"Yes, my name is Mike Hanes and this is my wife Ginger," Mike made introductions.

"Never saw a bomb shelter like the one you've constructed Mr. Hanes," the contractor replied offering his hand. "I'm Jim Hanson, by the way. We don't have instructions how you want to access this door of yours, can you help me out?"

"Call me Mike," Mike began. "What I'd like is a passageway to the northeast corner of the house. You can turn the corner there and build a ramp up to ground level. As far as an entrance to the passageway goes, I'd like a pair of storm doors constructed out of that plate they use to cover holes in highways."

"Mike those doors will weigh several hundred pounds, you'd never be able to lift them," Jim replied.

"Sure I can, Jim, after you've installed either some sort of spring loading or hydraulic cylinders," Mike grinned.

"You want to use springs to counter balance the weight? Yeah, that makes sense, I can handle that," Jim replied. "I'll have to order some things and it might be a couple of weeks before I can get the basement finished."

"There's no hurry here, it is better to take your time and get it right," Mike smiled. "Say, you wouldn't happen to know the name of a good electrician who could handle the installation of my PV array and backup generator would you?"

"I might know just the guy you're looking for," Jim said. "He's from Flagstaff and does quite a few solar installations. I might have his card in my wallet. Uh, yes, here you go; give Ralph a call, I'd imagine he can do whatever you need done."

“See Mike, everyone has a union,” Ginger poked Mike in the ribs.

“Jim could you handle a 2-car detached garage for us?” Mike asked.

“No problem, where do you want it?”

“Put it at the east end of the house, ok?” Mike replied.

“Anything special or just a conventional garage?” Jim asked.

“Regular garage with a roll up overhead door and a small entrance door in the south corner of the west side,” Mike replied. “Make it big enough to hold a Hummer.”

“And a sidewalk to the front door or both doors of the house?” Jim was making notes.

“Might as well go to both doors,” Mike replied.

“I’m going to look at my new house while the two of you visit,” Ginger interrupted.

“You’ll need these,” Jim said handing Ginger the keys.

“Make that ramp a gentle slope would you Jim?” Mike asked. “Maybe you can put those doors just to the east of the back door to the house.”

“How wide do you want this passageway?” Jim asked. “That will make for a sharp turn at the northeast corner of the house.”

“Gee, I don’t know, Jim,” Mike replied. “I have a lot of things to move down to the shelter.”

“Well I’ll make it 6’ wide all the way from the outside entrance to that fancy door of yours,” Jim suggested. “Do you need an estimate of the costs of everything?”

“Nah, I think maybe I married John D. Rockefeller’s ex-wife,” Mike chuckled. “I’d better go look at her new furniture before I get myself in the dog house. We’ll be back 2 weeks from today, will everything be done?”

“It should be, I’ve got your number and I’ll give you a call when it’s finished,” Jim replied.

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“Ginger is everything ok?” Mike asked.

“I even drew them a diagram,” Ginger pouted. “Everything needs to be moved. Go ask the contractor if he can spare a man for a few minutes so we can set it up right, please?”

“Jim, could one of your people help Ginger move some furniture?” Mike asked. “I broke my back last year falling off a roof and I can’t lift any weights.”

“Hey, no problem. Bill, give me a hand and let’s go move the lady’s furniture,” Jim replied. “I wish I had a bad back, my wife has me moving something all of the time. Your wife is very attractive, does she get hassled a lot?”

“Must not, she hasn’t shot anyone that I know of,” Mike laughed.

“She shoots, too?” Jim replied wide-eyed. “Some guys have all of the luck.”

Mike was tempted to say, “You’ll never know,” but that would probably be saying too much. It took about 45 minutes to get all of the furniture placed exactly where Ginger wanted it. After Jim and Bill left, she was standing in the utility room with a puzzled look on her face.

“Something’s missing,” Ginger said.

“What?” Mike asked.

“We forgot to buy a washer and dryer,” she replied. “And, we need pillows and bed linens for the 2 beds. Let’s go to Flagstaff.”

“Ok Mrs. Rockefeller,” Mike quipped.

“What did you say?” Ginger snapped.

“I was joking, honey, and I said ok, Mrs. Rockefeller,” Mike explained.

“Sit down and let me explain the facts of life to you,” Ginger snapped again.

Ginger was clearly po’d and for the next hour she told Mike her entire story about the baby, the money and everything. Her anger had turned to tears and about then, Mike was feeling like a real jerk. You can imagine the shock when he learned that Ginger had about ¾ of a million dollars left. All of this was bound to come out sooner or later and Mike had just inadvertently forced the issue. He ended up spending another hour comforting Ginger and trying to make amends. Even a casual observer would have seen that had Mike been able to get his hands on Rick, Rick was a dead man. Except, that was already the case. Rick got caught in some guy’s bed and he didn’t throw Rick and the wife out. This was Arizona where lots of people carry guns and Rick had been pushing up daisies for about 5 years.

“Are we ready to go to Flagstaff?” Mike asked.

“Let me fix my makeup,” Ginger replied.

“God I’m so sorry about everything Ginger, I had no idea,” Mike commented. “I surprised that you didn’t shoot him yourself.”

“Didn’t have that King Cobra back in those days, Mike,” she replied. “I bought that later and learned to shoot it so if I married another SOB, he get what was coming to him.”

Women have such a subtle way of sending messages, don’t they? That message was about as subtle as a hand grenade. However, considering what Mike had been through with Cheryl it wasn’t needed. It did alter their relationship ever so slightly. If it were possible for a man to be more attentive than Mike had been, it happened to them. And, no doubt Ginger pouring out all of her anger over the lost baby and cheating husband put some distance between those events and the present. It also made Mike realize that money was just a commodity. Yep, a whole lot changed on Saturday, May 2, 1998 in Sedona, Arizona. Before the weekend was over, they had the new washer and dryer, bed linens, Kohler 30kw generator and had hired the electrician, Ralph, to install the PV array, generator and all of the equipment in the basement. And they lived happily ever after. Yeah right, in a pig’s eye. But everything was out in the open and the relationship flourished.

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Saturday, May 16th, 1998...

Mike had rented a U-Haul trailer and they’d loaded the extra bedroom suite to finish furnishing the home up in Sedona. Jim was waiting when they arrived and Bill and he unloaded the trailer and set up the furnishings for the extra bedroom. He had an itemized statement and Ginger wrote him a check. Mike had a bit of a catch in his back from loading the trailer but dismissed it as a strained muscle. They had lights now and all they needed to be able to live in the house was a propane tank and propane. Jim showed them that with his spring arrangement the doors to the shelter were balanced to the point that they didn’t appear to weigh any more than a 36” hollow-core door. He had also installed a latch in 3 places so that once you were inside; you could bar the door against any possible intruder.

Ralph had left a statement on the dining room table and after Mike and Ginger checked out the basement, she wrote Ralph a check and they went to Sedona to mail the check and have lunch. After lunch, Mike went to a drug store and bought a small jar of Mineral Ice. When they got back to the house, he asked Ginger to rub some on the sore muscles in his back.

“You want to run up to Flagstaff and see about the propane?” Ginger asked.

“I guess we’d better, honey, nothing is going to work until we get the propane,” Mike replied.

The propane dealer in Flagstaff was willing to classify the acreage as agricultural but they weren't willing to put in the 10,000-gallon tank that Mike wanted. Ginger resolved the matter with her usual flair and the tank would be delivered and installed the following week. When they got back to Sedona, Mike suggested that they go back to the house, hook up the trailer and drive back to Phoenix because he still had that catch in his back and it seemed to be getting worse. It was after dark by the time they got back to Phoenix and turned the trailer in. When they got to the apartment, Mike took a hot shower and got out a heating pad to cook the soreness out of his muscles.

Sunday morning...

"Ginger, wake up," Mike said softly.

"What is it honey?" she asked rolling over.

"I can't get up," he replied.

"What's wrong, Mike?" Ginger

"I don't know, I can't get up," he repeated.

"I'll call 911," she said.

"Maybe you'd better," he replied, clearly frightened.

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Monday, May 18th, 1998...

"Mr. Hanes? I'm Doctor Robert Russell and I'm an orthopedic surgeon," the doctor introduced himself. "Your wife tells me that you fell off a roof in April of 1997 and were hospitalized for quite some time, is that correct?"

"Yes," Mike answered.

"What hospital were you in?" Russell asked.

Granada Hills Hospital, Granada Hills, California," Mike replied.

"Do you remember your doctor's name?" Russell asked.

"Dr. James Long," Mike responded. "Am I going to be all right?"

"We'll keep you immobilized and run an MRI tomorrow," Russell replied. "Right now, I have to talk to Dr. Long and get your history. Are you comfortable?"

“As comfortable as I can be in these circumstances, yes,” Mike replied.

“That attractive wife of yours is waiting to see you, I’ll send her in,” Russell smiled.

You always know you’re in trouble when surgeons smile. That’s when they begin to think about the possible fees they’re going to get when they fix whatever little problem you’re having. Dr. Russell was grinning from ear-to-ear. Or maybe, he was just undressing Ginger in his mind. Nah, doctors don’t do that, do they?

“Hi honey,” Ginger said.

“I must have tweaked my back a little worse than I thought,” Mike tried to smile.

“Does it hurt?” Ginger asked.

“Numb,” Mike replied.

“Maybe you pinched something,” Ginger suggested.

“You’d think by the time a man got to be 50 years old he’d know better than to go against doctor’s orders,” Mike observed.

“What did Dr. Russell say?” Ginger asked.

“Just that they were going to keep me immobilized and run an MRI tomorrow,” Mike explained. “I gave him the name of the hospital and doctor who treated me last year in California.”

“What exactly did you do to your back?” Ginger asked.

“I think they said I fractured 2 vertebrae,” Mike replied. “But, they went in and fixed them, so I should have been ok.”

“What exactly did that doctor in California tell you last year?” Ginger asked.

“He said something like, there doesn’t appear to be any serious permanent damage, but your working days are over,” Mike said. I asked him if there isn’t any serious permanent damage, why couldn’t I work. His response was something like, he didn’t say there wasn’t any damage, just that it wasn’t too serious or of a permanent nature. Physical therapy would help me some but I’d never be able to lift heavy weights or bend over like that job that I had required.”

“Maybe your back didn’t heal correctly or maybe they couldn’t fix all of the damage,” Ginger suggested.

“Could be honey, but they should have told me that. They didn’t,” Mike replied.

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“Mr. Hanes? I’m here to take you for your MRI,” the orderly said. “I’ll get someone to help lift your backboard onto the gurney.”

At Mike’s insistence, Ginger had gone to work. The lady was not a happy camper because she wanted to be at the hospital when the doctors announced what was wrong with her husband. After work she drove straight to the hospital. Mike was in his room and the doctors were nowhere to be seen.

“What did the doctors say?” Ginger asked.

“Hi, I love you too,” Mike laughed. “Nothing honey, they haven’t been in to see me since I had the MRI this morning.”

“Sorry, but I’ve been worried about you all day,” she replied.

“Ah, Mrs. Hanes, I’m glad you’re here,” Dr. Russell said entering the room. “I got your MRI’s from the hospital in California around noon and I’ve talked to Dr. Long. He tells me that he told you that you couldn’t work.”

“Dr. Long said that I’d have to stop being a roofer because of the bending over and the lifting of weights,” Mike replied. “I think he said that I’d have to get into a different line of work and I did.”

“What do you do now?” Russell asked.

“I’m a parts man and the job doesn’t involve lifting anything heavy,” Mike replied.

“I’ve looked at both sets of MRI’s and it appears that you have some osteoporosis, Mr. Hanes,” Russell explained. “That prevented the previous injury from healing completely and whatever you did resulted in one of those vertebra re-fracturing along the same lines as the previous injury. This one is a bit complicated for my background, would you have any objections if I brought a specialist in from California?”

“Honey, what do you think?” Mike asked.

“What specialist?” Ginger asked.

“A Doctor Taban from Northridge,” Russell replied. “He’s a neurosurgeon and one of the best in the country.”

“Do it,” Ginger said.



Question: What happens if you are injured at work and the insurance carrier pays to have your injuries fixed only to have those injuries crop up at a later time when that carrier no longer covers you?

Answer: The insurance carrier pays the freight anyway unless they can prove that you did something wrong. And, any lost wages relating to the injury are covered by workman's compensation from your previous employer. (In my humble not so legal opinion.)

The doctor from Northridge, California flew in on Thursday. He examined the MRI's and all of the lab work that had been done on Mike's blood.

"Mr. and Mrs. Hanes, I'm Doctor Asher Taban," the doctor introduced himself. "I've examined all of the MRI's and the lab work and I believe that there is a chance we can do something. The fracture of the vertebra is impinging on your spinal column producing a temporary paralysis. Because of the osteoporosis, we are going to need to use drugs to promote the production of calcium and regeneration of that vertebra. To accomplish this, I will need to implant a steel rod and it must remain in place until the vertebra is completely healed."

"How long will that take?" Mike asked.

"Perhaps a year," Dr. Taban replied.

"What about the paralysis?" Mike asked.

"I would imagine that once your spinal column is no longer being impinged that you will recover use of your legs," Taban replied. "However, I can't tell you how long that will take."

"After it's healed, I would strongly recommend that you no longer work," the doctor replied. "Were you on disability after the previous injury?"

"For a few months, yes," Mike replied.

"I'm going to prepare a letter for the Social Security Administration indicating that your condition is not a new condition but an extension of the previous injury," Taban explained. "Mrs. Hanes, could you do whatever is necessary to get you husband back on Disability?"

"Consider it done," Ginger replied.

"Ok, I will perform surgery tomorrow and we'll see how fast we can get you back on your feet Mr. Hanes," Taban said.

"Don't you dare tell me I can't be here tomorrow," Ginger said in that tone.

“Honey I wouldn’t think of it,” Mike agreed.

“You’ll be ok,” Ginger said.

“I’m sure of it; did you say that to reassure me or you?” Mike asked.

“Yes.”

## Guys and Dolls – Chapter 5 – The Surgery

Remember that Agent Orange back in Vietnam? Dioxin is a persistent organochlorine pollutant. One of the side effects was that sometimes it interfered with bones healing. “Persistent organochlorine pollutants (POP) have, in animal studies, impaired normal bone metabolism and resulted in increased bone fragility. Especially considering the dramatic increases in osteoporotic fractures in western societies during the last decades, it is a pertinent question whether a high dietary intake of POP might pose a risk for deteriorated bone quality in humans. This problem has been assessed as a part of the collaborative project “COMPARE”, funded by European Commission RD Life Science Program. As a study base we have used cohorts of Swedish fishermen’s families. We have earlier shown that fishermen living at the east coast of Sweden have a high consumption of contaminated fatty fish from the Baltic Sea and consequently relatively high exposure levels for various POPs, also compared with fishermen from the Swedish west coast. Such a discrepancy was also found for fishermen’s wives.”

Sort of ironic how 30 years after the bullets stopped flying, that darn war in Vietnam was still trying to kill people. Hindsight is 20/20 and today most people probably agree that the US was wrong to go into Vietnam. Maybe. But, you had to be there to appreciate what some perceived to be the urgency of the situation. Some say that Jack Kennedy intended to pull our advisors out. Others say that the really bad part was politicians managing a war from 10,000 miles away. In the Gulf War in ‘91, the US military kicked butt. But, they didn’t go to Baghdad. Maybe in ‘91, the Vietnam lesson was still fresh in people’s minds. Maybe later...

Scientists are out to kill off the human race. They invented DDT and then the atom bomb. Next came Dioxin. Someday, they’ll probably invent an arthritis drug that gives you a heart attack or a stroke (Vioxx). Whenever people pursue short-term solutions to long-range problems, you’re in the doo-doo. Dr. Taban was looking at the long-term in terms of healing Mike’s spine. He’d confirmed that Mike had been in Nam and had been exposed to Agent Orange. There are several drugs that will overcome the Energizer Bunny effect (persistence) of Dioxin, but they need some time to work. Step 1 was cleaning the bone surfaces and splicing them. Step 2 was immobilizing them until the drug therapy had a chance to work. Finally, Step 3 was never aggravating the condition again and continuing the drug therapy because the Dioxin never goes away.

When you think about it, Mike was very lucky. Permanent Disability. Married to a red-headed bombshell. Hell, let’s just stay home and play Doctor and Nurse. Spinal surgery generally doesn’t produce a lot of pain, especially if you’re paralyzed. It takes a little time to open up the whole spine and wire in that steel rod, however. Ginger was beginning to believe that she was growing grey hair by the time they announced that Mike was in recovery. Dr. Taban assured her that the operation was successful and that eventually, Mike should regain feeling in his back and legs. He indicated that Dr. Russell would be doing the follow-up surgery to remove the steel rod in about 1 year. Russell would certify also that Mike needed a motorized wheelchair because of his mobility problem.

“Hey you,” Ginger said, “How are we feeling?”

“I have no idea how you feel, but I don’t feel squat,” Mike laughed.

“I took care of the Social Security last night over the phone,” Ginger explained.

“How did you manage that?” Mike asked.

“That attorney who handled my sexual harassment case also handles Disability Claim problems,” she explained. “They are preparing some paperwork and a power of attorney for you to sign. He says you’ll be approved almost immediately. He is also going to handle the workman’s comp case.”

“Dr. Taban seemed to think I’m going to be ok,” Mike related.

“I talked to him, Mike and now it’s just a waiting game. Dr. Russell will remove the rod when you’re healed up.”

“How are we going to pay for this, it’s a preexisting condition,” Mike pointed out.

“The insurance company who handled your first case has already accepted liability,” Ginger said. “I’ll get my money’s worth out of that lawyer.”

Note: Dr. Taban is a famous neurosurgeon in LA. He fixed my back and accepted the insurance as payment in full. He is considered to be the best neurosurgeon on the west coast. I didn’t know it when I wrote this, but I have osteoporosis and take drugs...

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July 4, 1998...

Today was Independence Day in more way than one. Mike had been released from the hospital in June and had been approved for Disability. The attorney went one step further and had gotten Mike a 100% service connected disability because of the Agent Orange.

What If I Served in Vietnam and Have a Disease Not on VA’s List?

If you served in Vietnam and believe that you have a disease caused by herbicide exposure, but that disease is not on VA’s list of diseases associated with herbicides like Agent Orange, you may still apply for service-connection. Such a veteran needs to establish entitlement to service connection on a “direct” (rather than “presumptive”) basis. In these cases, VA requires:

- competent medical evidence of a current disability;

- competent evidence of exposure to an herbicide in Vietnam; and
- competent medical evidence of a nexus (causal relationship) between the herbicide exposure and the current disability.

Now, if you have an 800-pound gorilla as an attorney and some doctors swearing up and down that your body is filled with residual Dioxin, you won't have a lot of trouble. Or maybe that guy at the VA saw the fire in those green eyes of Ginger's. Want some good news? Jack is getting married to Shelia and Ginger bought Shelia a Colt King Cobra and taught her to shoot. Now, that's one way of covering you butt, right? Or was Jack a chest man or just a go for broke leech? It is kind of nice to get your best friend back. On top of which, Shelia was moving back to Phoenix instead of Jack moving to New York. Maybe you should pay for Shelia to get a boob job, just in case.

Around the end of May, a federal judge ruled that the Secret Service could be compelled to testify before a Grand Jury in connection with that sex scandal in the White House. There was a whole lot going on, including Mike moving his right foot on July 1<sup>st</sup>.

"So, when's the big event?" Mike asked Jack.

"I don't know, partner, she hasn't told me," Jack lamented. "Jeez, a few months in New York and she really got pushy."

"Jack, you're over 50 years old, it is time you stopped being a leech and settled down," Mike said.

"Yeah I suppose," Jack agreed. "That's a nice house that Ginger and you put on the acreage."

"Have you been inside?" Mike asked.

"Looked in a window was all. What's with those doors in the ground by the back door?"

"We put in a shelter," Mike said. "Did they put the propane tank in?"

"Great big tank looks like a white cigar? Yeah they put it in right around the time you went into the hospital," Jack explained.

"They fill it?" Mike asked.

"Yeah, it took them 4 trips for fill it," Jack said. "How big is the tank?"

"10 thousand, net," Mike said. "It's actually closer to 11 thousand but they only fill them about 90% full."

"Did you get a generator?" Jack asked.

“Koehler 30kw, residential standby down in the basement with the batteries and distribution setup,” Mike replied.

“What do you have left to do?” Jack asked.

“Furniture for the shelter and food, mostly,” Mike explained. “I haven’t had a chance to spend a single night in that house since we put it in. We need a tank of diesel fuel too.”

“You’ll be walking in a month,” Jack prophesized.

“Maybe, but I’ll have this rod up my back until next year,” Mike complained.

“Don’t rush it Mike, we’re young,” Jack suggested. “Take your time and get healed up. Say would you be in the market for some class III weapons?”

“Like what?” Mike asked.

“NFA M16A2 rifles, is what’s available,” Jack said.

“National Firearms Act means paying a \$200 fee to register the gun, right?” Mike asked.

“It does, but all of my NFA stuff is registered, it’s not worth the risk of getting caught with the illegal stuff.”

“Well maybe I should, Jack,” Mike said. “I may be disabled but I have more money to spend now than when I was working. Can you get me 2?”

“Easy. Say, maybe you ought to pick up another SA-58 so Ginger has one,” Jack suggested.

“I suppose I could do that,” Mike agreed. “Is there something going on that I don’t know about?”

“Well, there’s the Y2K thing they’re starting to talk about. Who knows, stuff happens?” Jack replied. “I’m just feeling antsy, maybe it’s this 4<sup>th</sup> marriage.”

“What brought Shelia back to Phoenix?” Mike asked.

“Didn’t Ginger tell you?” Jack asked.

“Subject never came up.”

“Well, she worked for that same Brokerage as Ginger did, right?” Jack began to explain.

“Right, in the World Trade Center,” Mike confirmed.

“Apparently from the time that she got to the new office, she was being harassed,” Jack said. “Anyway when she’d had about all she could take, she called Ginger and Ginger told her about the tapes. She couldn’t get anybody on tape for a while but eventually some of the guys stepped in it right up to the knee. She called that lawyer Ginger used and he told her to file a complaint with the Personnel Department.”

“Let me guess, they canned her, right?”

“Right and the next day the lawyer was on the phone to the corporate headquarters asking if they have any comment before he filed the suit and played the tapes for the media,” Jack laughed. “They offered to give her job back and make a formal apology. He told them this wasn’t the first time he’d been up against them and he and his clients had had enough.”

“And?”

“They said they’d get back to him and called the next day to offer a settlement, \$50 grand,” Jack continued. “He told them that the previous action had resulted in a \$125k settlement and that they’d better be tacking on a couple of zeros. Bottom line was they settled for \$1.4 million. He got \$420k and Shelia got \$980k. She moved back to Phoenix and came in to buy a new car.”

“Which you sold her and then took her out to dinner and hit on her again, right?”

“Right, except she’d been to the range a few times with Ginger and had a CCW and pulls that darned canon out of her purse and asks me if I want to be a soprano.”

“And?”

“I told her no, I just wanted in her pants. Hell I never thought of just asking, you know, and the next thing you know, we’re back at her apartment.”

“Yes, and?”

“Never mind, Mike. Let’s just say that’s one hell of a woman. Next thing I know she was talking marriage and I was agreeing with her.”

“You know that the limit is 4 don’t you?” Mike asked. “And this one has ball ammo.”

“I think the problem is that she can’t carry that cannon on the plane to Vegas,” Jack laughed.

“It’s only a 3 hour drive.”

“Now that’s an idea,” Jack said. “She has the new Beamer and we could get there in 3-4 hours no sweat.”

“Get her to spend some money on a boob job and then you’ll be too busy staring at her chest to develop wanderlust,” Mike suggested.

“Trust me, she doesn’t need one, it’s just the clothes she wears,” Jack assured him.

“Then I’ll talk to Ginger and get her to take Shelia shopping,” Mike suggested.

“No way, Jose. I don’t want anyone else noticing.”

“What about the M16s?” Mike asked.

“I’ll put a hold on them and as soon as you’re walking, we’ll go to the dealer and do the paperwork,” Jack suggested.

“They carry ammo?” Mike asked.

“How much do you want?” Jack asked.

“Have them hold 10 cases of that Lake City surplus if they have any and about 40 magazines.”

“I’ll do that, Mike. Do you want them to hold a SA-58 for Ginger?”

“Might as well do it all at once, partner.”

Magazines?”

“20.”

“You two have been pretty engrossed in conversation, what’s going on?” Ginger asked.

“Shelia, how about we drive up to Vegas tomorrow and tie the knot?” Jack suggested.

“See, Ginger, I told you he’d figure it out,” Shelia said. “Let’s leave tonight before you change your mind.”

“What else were you guys talking about?” Ginger asked.

“Sexual harassment lawsuits, machineguns, getting Shelia a boob job, Y2K, lots of stuff,” Mike replied.

“Well, if you don’t want to tell me, just say it’s none of my business,” Ginger said.

“That’s exactly what we were talking about honey,” Mike insisted.



“You don’t need to be discussing Shelia’s boobs,” Ginger announced.

“Yeah I’ve already heard, Jack put me in my place,” Mike admitted.

“I think that Shelia and I’ll go pack a bag and head for Vegas,” Jack said.

“Congratulations or whatever,” Mike responded.

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“So, they’re gone,” Ginger said. “What were the two of you talking about?”

“First we discussed when they were getting married. Next we visited about the new house and the shelter. After that, he explained all about her sexual harassment case and your part in it. Next he mentioned some available M16A2 assault rifles. Then I suggested that they just drive up to Vegas and that 4 was the limit. At that point I told him that if he had Shelia get a boob job he’d be too busy staring at her new chest to stray. He said she didn’t need one that it was just her clothes and I suggested that you take her shopping and he said no way, Jose. Then we talked about the guns some more and Shelia and you showed up,” Mike said. “That’s the whole story.”

“Actually Sheila is a little self-conscious and dresses down, Mike,” Ginger said. “We wear the same size bra but she wears a style that de-emphasizes her bust line.”

“I’ll take your word for it honey, I honestly have never paid any attention to Shelia,” Mike said.

“Tell me about the guns,” Ginger said.

“They’re the M16A2s with semi-auto and 3 round burst,” Mike explained. “They’re NFA registered so there will be a \$200 transfer fee on each weapon and an extensive background check. I’m buying one for each of us and a SA-58 FAL for you,” Mike related.

“Why so many?” Ginger asked.

“Different situations call for different weapons, honey,” Mike said. “I might pick up a Super Match M1A rifle like Jack has so we’ll have one sniper rifle.”

“You know, I’m half tempted to quit my job, close the apartment and move up to Sedona permanently,” Ginger suggested.

“Let’s wait until I can walk again and we can discuss it then,” Mike suggested. “How are we on money?”

“After I pay the taxes next year, I think we’ll have just shy of \$700,000, why? You have something else you want to buy?” she asked.

“Nothing urgent, but we need to stock the freezer at the house and put in some long-term storage food,” Mike explained. “Then there are miscellaneous items to finish out the shelter like communications gear and maybe a Geiger counter and dosimeters.”

“What about first aid supplies?” Ginger asked.

“Neither of us is trained as an EMT or Paramedic, so we wouldn’t need much more than a good first aid kit,” he replied.

“When you couldn’t move that day, I was terrified,” Ginger said. “I might just quit my job and get certified as an EMT. Maybe then we could move to Sedona and I could take Paramedic classes in Flagstaff.”

“Moving up there would solve the problem of furnishing the shelter, wouldn’t it?” Mike asked rhetorically. “If you want to quit and take those classes, go ahead.”

“I’ll give 2 weeks’ notice on Monday,” she replied. “Do you really think I’m more attractive than Shelia?”

“I wouldn’t trade 1 of you for 10 of her even if she has the biggest boobs in Phoenix,” Mike said.

“How much feeling are you getting back?” she asked.

“I can move both feet a little, why?”

“What about closer to your spine?” she asked.

“Oh! Uh, I can manage that if you help out,” Mike suggested.

“Mike, you big stud, take me to bed or lose me forever,” Ginger teased. (Based on a line out of Top Gun)

“Show me the way home, honey.”

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Thursday, July 9, 1998...

Dr. Russell spent an inordinate amount of time evaluating Mike’s condition. He drew blood and wrote an order for an MRI.

“You seem to be healing a little faster than I expected Mike,” Russell said. “I need to get a look at the MRI, but it could be that that vertebra is healing faster too.”

“What’s the verdict, doc?” Mike asked.

“If you continue to progress at this rate, you should be able to use a walker by the first of August,” Russell explained. “After I look at the MRI and the lab work, I’m going to send you to a neurologist and have him run a series of tests to measure how much conductivity you’ve regained in your legs and feet.”

“My wife and I have been able to resume our intimate activities,” Mike said, not sure how to phrase it.

“Really? That’s good. Hang on a minute,” Russell said. Russell picked up the phone and dialed an extension. “Mary, call Dr. Logan and schedule Mr. Hanes to see him around the first of the week. All right, Mr. Haynes, pick up an appointment slip for Dr. Logan from the receptionist when you leave.”

“What about that steel rod?” Mike asked.

“I can’t tell you anything until I see the MRI,” Russell replied. “But it will probably have to stay in place a minimum of 9 months. You’ve been very lucky, you know.”

Ginger had traded her car in for a van equipped with a wheelchair lift while Mike had been in the hospital. The van was diesel powered and had 4WD. She had given notice as she’d suggested she might and her employer had paid her the 2 weeks but allowed her to leave immediately to care for Mike. She had hooked up with an evening only EMT class and was about half way through her training as an EMT-1. Jack and Shelia made it to Vegas and when they got back, she insisted he quit his job in Phoenix and move to Sedona. For Jack, it was simple as transferring to the dealer’s other branch in Flagstaff and commuting 30 miles to work.

Married for the first time, Shelia had morphed into an entirely different person. She wasn’t the mouse she had been previously and she got Ginger to take her shopping. Jack had been right about her hiding her figure. Actually Ginger and Shelia had become as thick as thieves and the gals had run up to Sedona one day and given the house the once over. On the way back to Phoenix, Shelia told Ginger that she was going to put in a new house, just like Mike and Ginger’s. The only difference was that she might go with the bigger model Fleetwood home. Shelia was younger than Ginger and could have children, so she wanted more room.

Mike and Ginger got the MRI done on the following Monday and saw Dr. Logan on Tuesday. It was rather evident during the tests that Mike was regaining most of the feeling in his legs. The doctor was stabbing him with pushpins that hurt terribly and seemed satisfied with the results of the tests. But you know doctors-they never tell you anything. Mike was scheduled to see Dr. Russell on Monday, July 20<sup>th</sup> to get the results of the tests.

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Monday, July 20, 1998...

"The MRI shows that your vertebra is healing about as we expected so you're probably going to have the rod for the full year," Russell said. "There's enough Dioxin in your system that you're going to need to continue the drug therapy to prevent osteoporosis for the rest of your life. The conductivity tests on you nervous system shows no degradation of your neural pathways."

"I understand that you just completed EMT-1 training," Russell said to Ginger.

"That's right doc, I'm looking into Paramedic training," Ginger replied. "We've talked about closing our apartment and moving to Sedona for Mike to recuperate. I might be able to get the Paramedic training in Flagstaff."

"Mr. Haynes, I'm going to recommend that you start using a walker and get into physical therapy," Russell continued. "It's going to be like learning to walk all over again, but you've been through that before, right?"

"Yes, in California," Mike replied.

"Now, you understand that there is to be no heavy lifting, period," Russell responded. "And, that goes for after we remove the support rod from your spine next year. From the appearance of your MRI, your bones are beginning to reabsorb calcium. However, that could take years. I'll see you back here in a month."

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On Friday, August 7, 1998, the US embassies in the East African capital cities of Dar es Salaam, Tanzania and Nairobi, Kenya, were severely damaged in nearly simultaneous truck bomb attacks. The bombings killed 213 people in Nairobi and a dozen in Dar es Salaam. An estimated 4000 were injured in the Kenyan capital and 85 in Dar es Salaam. Almost all of the victims were African civilians, as well as several US diplomats. The attacks were linked to local members of the al Qaeda terrorist network, headed by Osama bin Laden. It was this terrorist incident that first brought bin Laden and al Qaeda to international notoriety, and led to the FBI's placing him on the agency's Ten Most Wanted List.

While the attacks were aimed at American embassies, the vast majority of the victims were Africans: 32 Kenyans and twelve Americans were killed (in Nairobi) and eight Tanzanian Embassy employees were killed. The remainder of the dead were visitors, passers-by, or people in neighboring buildings: the Nairobi embassy lay in a busy downtown location, while the embassy in Dar es Salaam was further from the city center.

On the 31<sup>st</sup> of July, movers had picked up Mike and Ginger's furniture and moved it to Sedona. The furnishings from the apartment went into the shelter and it was now com-

pletely furnished. Ginger had located a Paramedic course in Flagstaff and was scheduled to begin the nearly yearlong course of instruction in September. And, Shelia suspected she was pregnant.

## Guys and Dolls – Chapter 6 – Sedona

Mike had gotten enough physical therapy that he could use the walker. This was pretty tough because of the rod wired to his spine. Ginger had hired the movers and they packed and loaded everything on July 31st and delivered it to Sedona on Monday, August 3rd. He could barely bend at the waist and the rod exaggerated his movements. Ginger had Jim install wheelchair ramps at the front and rear doors of their home in Sedona. Inside of the house, Mike was using the walker, but outside, he was still using the wheelchair if he had to travel any distance.

Jack was doing well at the Dealer's in Flagstaff. The two men had paid for the rifles and ammo and had taken the SA-58 home but were waiting for Mike's background check on the M16s. Ginger's small gun safe had gone into their bedroom and Mike put a new, larger safe in the shelter. They kept Ginger's weapons in the house and his in the new safe in the basement.

In response to the bombings of the US embassies, on August 20th, President Bill Clinton ordered cruise missile strikes on targets in Sudan and Afghanistan. Thursday, August 20th was also the day that Mike went back to see Dr. Russell.

"Not using the wheelchair anymore?" Russell asked.

"I'm using it outside when I have to move long distances, but the therapy I'm getting in Flagstaff seems to be helping," Mike responded.

"How are you doing Mrs. Hanes?" Russell asked.

"Great, I enrolled in a Paramedic course in Flagstaff," Ginger replied. "I start next month."

"From what I can see, you're doing fine, Mike," Russell said. "I'll see you back here in 2 months."

After they left the doctor's office they checked on the M-16's but the background check hadn't been completed. Ginger hauled Mike into a store that sold western clothing and bought them each a new Stetson.

"I've never worn a western hat before," Mike said, "This is going to take some getting used to. I'm feeling pretty good, how about you drive us all of the way to Flagstaff?"

"Sure, what's in Flagstaff?" Ginger asked.

"If you're going to convert me into a cowboy, I'm going to need cowboy guns," Mike laughed.

"You're going to need boots to be a real cowboy," she replied.

“The boots will have to wait, Ginger, until I get this darned rod out of my back,” Mike said. “It’s tough enough getting around as it is.”

“I’d say you’re doing pretty well, considering,” Ginger pointed out. “We can wait on the boots; I don’t want to do anything to interfere with your recovery. What kind of guns do you want to buy?”

“Maybe a couple of lever action rifles and a couple of single action revolvers,” Mike said. “Is that ok with you?”

“While you’re at it, why don’t you look into that sniper rifle you talked about buying?” Ginger suggested.

“I’d forgotten about that Super Match M1A, thanks for reminding me,” Mike said. “Did you look into what kind of food we might want to stock in the shelter?”

“I’ve checked out Mountain House and Alpine Aire,” she replied. “I thought maybe I’d order a sample pack of each and see which we like the best.”

“Dang I’m glad I found you,” Mike said.

“Thank you Sir, the feeling is mutual, I assure you,” Ginger replied. “I thought you said National Match.”

In Flagstaff, Mike bought a pair of Ruger Vaqueros with 5½” barrels in .45 Colt caliber. He also bought 2 Winchester rifles in the same caliber and ordered the Super Match M1A with Carl Zeiss Victory FL Diavari 6-24x72 T\* scope. Because of the Brady Bill, the handgun purchases had to be split between Ginger and him. Mike thought it was pretty stupid only allowing you to buy a single handgun every 30 days.

The next day, Friday, they called Fitzpatrick leather in Laredo, Texas and ordered plain holster rigs to hold their new Rugers. Fitzpatrick told them when to expect delivery and that coincided pretty well with when they were to pick up the revolvers. Ginger also got on the phone and ordered the sample packs of the Mountain House and Alpine Aire foods. Jim had Jack and Shelia’s basement poured for their new home. Shelia had opted to buy the Fleetwood Model 0764F Entertainer with 4 bedrooms and 2 baths. She was going to use the bedroom on the back of the house as an office and hoped to fill the 2 smaller bedrooms in the front of the house with the patter of little feet. The house wasn’t that much larger than Mike and Ginger’s at 2,280 square feet, but it had an entirely different floor plan.

Friday afternoon, Sheila and Ginger drove to Flagstaff and blew some of her million bucks on new furnishings for the home. It must be nice to have money, huh? Mike and Ginger were getting by on Mike’s 2 disability checks and because they were generating their own electricity their cost of living was virtually nil. Shelia had gone looking for solar

equipment and had gotten nearly the same setup as Mike and Ginger except her system was rated at 12kw. Ralph had been hired to install everything in the basement and then connect it once the home was assembled.

Ginger got a couple of local guys from Sedona to fence their acreage. This was going to take a while, she had them installing wooden posts and a wood fence about 60" tall. The guys were using a paint sprayer to pre-paint the boards and Mike could follow their progress as they slowly closed in the acreage. Eventually all of the firearms came in and the leather goods arrived from Laredo. The dealer still hadn't called from Phoenix about the M16 rifles. The holsters were the plain, tan Big Jake rigs that were copies of the rig John Wayne wore in the movies.

Mike had purchased some .45 Colt cowboy action ammo for their .45's and some of the 7.62 match and hunting ammo for the Super Match M1A from Black Hills Ammunition. He was looking around checking to see what was available in a 3rd generation night vision scope for the M1A rifle but hadn't made a purchase because they were so darned expensive.

After Jim had finished up on Jack and Shelia's home and garage, Ginger got him to build a small barn inside of the fence the two guys from Sedona were still working on. Mike asked Ginger what that was all about but she told him it was a secret and he'd just have to wait and see. Ralph had finally finished the installation and Jack and Sheila had moved out of the Adobe into their new home. Mike no longer had to go to Flagstaff for physical therapy and had retired the walker in favor of a cane. They had been down to see Dr. Russell the previous week and Mike was doing exceptionally well. The background check had finally come through on the M-16's and Mike and Ginger took them home with them.

"Jack, did you ever find anyone who sold Geiger counters?" Mike asked.

"Not yet, but I'm still looking," Jack replied. "What did you two end up doing on food?"

"We tried both the Mountain House and Alpine Aire products and went with Mountain House," Mike replied. "Six of one and a half dozen of the other as far as I'm concerned, but Ginger liked the Mountain House a little better."

"What did you buy?" Jack asked.

"4 1-year Individual supplies of their Ultimate-Pak II," Mike replied. "Some of the stuff has a 20-year shelf life and the rest of it is good for up to 30-years."

"I'll tell Sheila, that money of hers is burning a hole in her pocket," Jack laughed.

"How the car business?" Mike asked.



“Every time the price of gas goes up the sales fall off,” Jack explained. “Then the price goes back down and we get swamped.”

“We ought to get together and put in a fuel tank for diesel,” Mike suggested. “If we buy in bulk, it might stabilize the price a little. Lord knows that with Ginger and you commuting to Flagstaff, you’re going through enough fuel that we would have a pretty short payback on the investment.”

“My vehicle runs on gas,” Jack said.

“You can either put in a second tank for gas or trade vehicles,” Mike suggested. “I’d trade if it was me.”

“Did you find a night vision scope for your rifle yet?” Jack asked.

“I’m still looking, Jack,” Mike replied. “I heard about a new scope they’re bringing out that’s called the Raptor.”

“I’ve been looking at a Barrett .50 caliber rifle called the M82A1,” Jack said.

“Sound expensive,” Mike said. “I’ll bet that a .50 caliber rifle would kick like a mule, too.”

“Apparently it has the recoil of a 12-gauge shotgun,” Jack replied. “But, you’re right about the expensive part, they run at least 7 grand.”

“Blow in Shelia’s ear,” Mike laughed, “She’ll buy you one.”

“There are a couple of companies in Phoenix that manufacture match grade .50 caliber ammo so I’m thinking about that and that Raptor night vision scope you mentioned,” Jack said. “By the time I get the rifle, rifle scope, night vision scope and extra magazines and ammo, I think I’m looking at 20 grand. I don’t know if I can blow that hard. On the other hand, I know where I can pick up some M8 API ammo so I’d have what it took to defeat about any kind of attacker.”

“I don’t believe that I could talk Ginger into buying me both the night scope for the M1A and a \$20,000 rifle setup,” Mike laughed.

“Are you kidding?” Jack asked. “If you asked her, you’d have the stuff before the echo died. Partner, that woman loves you like I’ve never seen a woman love a man.”

“What are the two of you talking about, Shelia’s boobs?” Ginger teased.

“No, we were talking about the Mountain House foods that we bought, night vision scopes and the Barrett .50 caliber M82A1 rifle,” Mike explained.

“Oh, want another rifle, Mike?” Ginger asked.

“Jack was just telling me about it, honey, its way too expensive,” Mike responded. “I would like to get a night vision scope for my Super Match rifle, though.”

“Find one you want and write a check,” Ginger said.

“You might not say that if you knew how much it cost,” Mike retorted.

“If there’s enough money in the checking account, don’t worry about it Mike,” she replied. “And if there’s not enough let me know and I’ll transfer some from my other account.”

“What did I tell you,” Jack laughed.

“Tell him what?” Ginger asked.

“I told Mike that if he asked you, he would have whatever he wanted before the echo died,” Jack repeated. “I also told him that you loved him like I’ve never seen a woman love a man.”

“That’s what he said,” Mike agreed.

“You’re not as dumb as you look, Jack,” Ginger laughed. “Getting married must have smartened you up.”

“Do they shrink after she has the baby?” Jack asked.

“I knew the subject of Shelia’s boobs would come up,” Ginger laughed. “Don’t worry about it Jack and ask her, not me.”

“Ask me what?” Shelia said joining them.

“If your boobs will shrink after you have the baby,” Ginger replied.

“You two had better not be talking about me like that,” Shelia said. “I don’t know, I’ve never had a baby, but I suppose so. What else were the 2 of you talking about?”

“We were talking about the Mountain House foods that we bought, night vision scopes and the Barrett .50 caliber M82A1 rifle,” Mike repeated. “Look it would be a whole lot easier if the 2 of you just sat in on our conversations.”

“If you’re going to be talking about my chest, you’d better believe I’m going to sit in,” Shelia said. “How much is the new rifle going to cost me?”

“Around \$20 thousand dollars,” Jack replied. “But the food is only, how much Mike?”

“\$12,000 for a 2-year supply for 2 people,” Ginger replied.

“That’s \$18,000 because we’d have to buy food for the baby too,” Shelia said.

“Maybe, but \$18,000 would cover enough food for 2 babies,” Jack replied.

“Two babies?” Shelia’s eyes lit up. “Ok, buy the food and the rifle.”

“Blow harder, Jack,” Mike laughed.

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Friday, December 25, 1998...

Now we all know what was under the tree for Mike, right? Does the AN/PVS-22 UNS sound familiar? Mike had talked to Shelia and she’d helped him make a substantial purchase for Ginger at Victoria’s Secret. He also bought her the latest model laptop computer. Mike got Ginger one other present, a male, purebred Doberman Pincher, already trained.

Shelia was as big as a barn and the doctor told her she was having twins. See, God does have a sense of humor and Jack’s remark in October about \$18,000 buying enough food for 2 kids had turned out to be most prophetic. The ultrasound revealed that Shelia was expecting a boy and a girl. The news media was abuzz with concerns over the Millennium Bug in computer programs. Jack had settled into the domestic life very well and he’d finally gotten over being a leech. Ginger figured that it was the best money she ever spent buying Shelia the Colt King Cobra.

“I have to come up with a name for my new friend,” Ginger said. “Any ideas?”

“The breeder named the dog Gunner,” Mike said, “So you could use that and not confuse him.”

“Ok, that will make it simple,” Ginger said. “How old is he?”

“Old enough to not pee on the floor,” Mike laughed.

“Why did you pick this particular breed?” Ginger asked.

“They are supposed to be very loyal to their owners and most people are afraid of them,” Mike said. “We’re out in the boonies here. I think that sometimes people are more afraid of a dog than of a gun.”

“What does he eat?” Ginger asked.

“Something called Eukanuba,” Mike said. “That’s what the breeder recommended and the dog is old enough that it has all of its shots. I got the breeder to write it all down and then Jack and I went to a pet store and bought the recommended quantities. We put it in the shelter. There are some papers for you to mail to the AKC to register his name. Can I ask you something?”

“Sure, what?” Ginger responded.

“Why did you have Jim build a barn?” Mike asked.

“We need something to keep the horses in,” Ginger replied.

“We don’t have any horses,” Mike pointed out.

“I was waiting until after you get that rod out of your back,” Ginger said. “When you can wear cowboy boots, I’m buying us horses.”

“I’ve never ridden,” Mike protested.

“Then it’s time you learned Michael Hanes,” Ginger said. “Jack and Shelia are going to fence in their 75 acres and put in a barn and horses, too.”

“Does Jack know that?” Mike asked.

“I don’t think Sheila has told him yet,” Ginger replied, “So you keep your mouth shut.”

“What kind of horses do you want to get?” Mike asked.

“I haven’t decided,” Ginger replied. “Maybe Arabians.”

“Gunner is scratching the door,” Mike pointed.

“Good boy, Gunner,” Ginger praised.

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“Between our getting married and our not working, we’re not going to get hit so badly by taxes this year,” Ginger said after she’d walked Gunner.

“Really?” Mike replied. “How bad are we going to get hit?”

“We’ll still have well over 600k,” Ginger replied. “With any kind of luck, we should pass the million mark in about 2005. But, if I get a chance to buy some gold cheaply, I’m doing it. If I could buy it for about \$250 and it goes back to \$400, we’d be very well off.”

“When is my next doctor’s appointment with Dr. Russell?” Mike asked.

“January 11th,” she replied. “Getting anxious to ride our new horses?”

“Not particularly,” Mike said, “But I’d sure like to get this darned rod out.”

“I’ll get the door,” Ginger said.

“Hi, guys, how are you doing?” Ginger asked Jack and Shelia.

“I don’t walk anymore, I just waddle,” Shelia replied.

“How’s the new dog?” Jack asked.

“Gunner is properly trained and I’m going to teach him to bite latches,” Ginger replied.

“Good, then I won’t have any problem with him at all,” Jack smiled.

“What did you get for Christmas, Jack?” Mike asked.

“I got the new night scope,” Jack replied.

“Really?” Mike said. “They are out?”

“Officially, they’re not, but I know a guy who knows a guy,” Jack explained.

“Cost about what you expected?” Mike asked.

“Shelia nodded, \$7,000,” she said.

“What did you get for Christmas Shelia?” Mike asked.

“Jack got Ginger to take him to Victoria’s Secrets,” She replied. “You know, personal stuff. Nothing I can wear until about April.”

“What no dog?” Mike asked.

“Shhh,” Jack said. “I haven’t given it to her yet.”

“You got me a dog?” Shelia asked.

“Gunner’s brother is in the basement,” Jack admitted.

“Well, go get him,” Shelia demanded. “Right now!”

“Big mouth,” Jack said going out the door.

"I love you too, Jack," Mike called back.

"Get anything else for Christmas, Jack?" Mike asked when Jack returned.

"Shelia got me a Stetson and cowboy boots," Jack replied.

"Do you ride," Jack Mike asked.

"Ride what?" Jack asked.

"Horses," Mike replied.

"Scared to death of horses, why?" Jack asked.

"Oh, nothing, just wondered," Mike answered.

"Shelia?" Jack said.

"What?"

"Did you buy horses?" Jack asked.

"No," she replied. "But, I did schedule you for riding lessons. By the time I have the babies, you should be fairly proficient."

"Hee, hee," Mike laughed.

"Don't laugh, Mike," Ginger said. "As soon as you have your surgery, you're taking lessons too."

"Crap," Mike muttered.

"Get Mike a nice big stallion," Jack suggested.

"I'm getting a stallion for me and the rest of you can have mares," Ginger responded.

"I think I could use a drink, Jack, what about you?" Mike asked.

"Make mine a double," Jack replied.

"Jack will take a single," Shelia said.

"I guess we know who wears the pants in your family," Mike said.

"I wear the pants and he wears the trousers," Shelia, chuckled.

“Do you like jeans?” Mike asked.

“It depends on who is wearing them,” Jack replied.

“Jack!” Shelia snapped, “Mind your manners.”

“Yes, dear.”

When Shelia wasn't pregnant out to about here, she looked about like Ginger in a pair of those jeans made by Glidden. Neither one of the men had anything to complain about. Jack was 6' tall, but Shelia was about 5'8 and had blonde hair and blue eyes. There really wasn't 15 cents difference in the two women's figures. A fact not lost on either of the men. Mike brought Jack and him both a double, despite what Shelia had said. But neither of the men drank very much these days, so neither Ginger or Shelia complained. Both of the ladies were drinking the plain eggnog. Neither Mike nor Ginger told Jack that Mike had a UNS.

Ginger was doing very well in her Paramedic classes and had begun to buy some medical supplies, thanks to prescriptions that she had gotten from Dr. Russell. Nothing particularly exotic; just some IV solutions, a BP cuff and a defibrillator. Russell had told Ginger that as her proficiency as a Paramedic progressed he would consider writing her prescriptions for other drugs. As it was, she had begun to build one hell of a first aid kit using over-the-counter supplies. The average person would be surprised at what you could get over-the-counter. Aside from the drugs that Russell had Mike on to deal with the osteoporosis, neither one of them took anything stronger than aspirin or Tylenol.

## Guys and Dolls – Chapter 7 – 1999

Remember 1999? That's ok, neither do I. At his January 11th appointment with Dr. Russell, Mike learned that he was making such good progress that Russell was considering removing the rod from his back during March. Russell scheduled another MRI for Monday, March 1st to see how Mike's back was progressing. As it turned out, Jack was going to have to wait to get his second night scope. But, Jack had started his riding lessons up in Flagstaff. He wasn't yet over being terrified of a horse. The night vision scopes were still very difficult to get, regardless of how much money a person had.

To top it off, Dr. Russell was waiting to see how Ginger was doing with her Paramedic training before he wrote her any additional prescriptions for drugs. It didn't really matter to Ginger because she had about everything she knew how to use anyway. Jack was properly chastised and any additional questions he had about his wife's anatomy became the subject of private conversations. He wasn't about to risk his not getting the second night vision scope in case Sheila took further exceptions to discussions of her chest. He was learning, albeit it very slowly; one doesn't get over being a letch instantly but Jack was doing very, very well. Jack had a .357 caliber incentive.

Mike did go to Flagstaff with Ginger to get cowboy boots. But, he wouldn't risk wearing them until he had the rod out of his back. Jack was learning to be comfortable in blue jeans. Once he learned not to carry a wallet in his back pocket, Jack adjusted quickly. It seemed to Mike that the clock had begun to slow down as he waited for that March 1st appointment. Conversely, Ginger could barely find enough hours in the day to keep up with her studies. Mike did what he could, preparing meals and cleaning the house a little. The Paramedic training was very important to Ginger even though she had no intentions of actually being a Paramedic. With her husband of not quite a year having a major health concern she intend to not only complete the training but also maintain her proficiency. If that meant volunteering to perform services in Sedona, so be it.

She expected to finish up by the first of July. Next she had to get on the National Registry plus maintain that proficiency. This wasn't one of those things where you were certified and it was over. Periodically, one had to recertify. As far as Mike was doing, he was back to driving and used the rifle rack in his pickup to hold his cane. His return to driving had been a Godsend and came right when Ginger started working at the hospital. And with the previous insurer picking up the tab, they'd talked it over and he was going to drive himself down to Phoenix for his March 1st appointment. If something went wrong, Jack and she could drive down to Phoenix and bring Mike home.

However, if all was right with Mike's spine, it was a relatively simple operation to remove the stainless steel rod and there should be no reason why he couldn't drive himself home a few days later. Ten days later, he'd return to Phoenix and have the staples or sutures removed. The exercise Mike was getting cooking meals and doing simple housework was also helping him to get better. And once she got busy and he followed in her footsteps the time passed at an accelerated rate.



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Monday, March 1, 1999...

"Well, I'm off to Phoenix," Mike said. "I'll call Shelia and leave a message about where I am and what's going on."

"I sure wish I could go with you, honey, but this is really a bad time to get away," Ginger acknowledged. "Now, you're sure you'll be all right?"

"If there are any problems the doctor's will call you, Ginger," he repeated, "But I can't believe that I'll have any problems."

"I just started my field internship this week, but if you need me, call and I'll be there in a couple of hours," she replied.

March 2, 1999...

"The MRI looks good, Mike, we'll check you into the hospital and remove the rod tomorrow morning," Dr. Russell said.

"Is my vertebra all healed?" Mike asked.

"Yes, but as I told you earlier you are permanently disabled. Another injury to your spine might not be something we can fix," Russell said. "How's that wife of yours doing in her Paramedic training?"

"She started her field internship yesterday," Mike replied. "Any problem with my driving myself home on Thursday or Friday?"

"I don't anticipate any, why?" Russell said.

"I've got numbers for you to call in case someone needs to come down and give me a ride back home."

"Which reminds me, I believe that it's about time I gave Ginger prescriptions for the drugs she'll need," Russell said pulling out his prescription pad. "These are the drugs she'll need to complete that medical setup you folks have. Tell Ginger that when the pharmaceuticals expire, to bring them in and I'll write her prescriptions for replacements."

"I'll run some errands and then check into the hospital, Dr. Russell and thanks, you don't know how much it means for me to get this rod out," Mike expressed his gratitude.

"Shelia this is Mike, is everything ok up in Sedona?" Mike asked.

“As far as I know, everything is fine, what the status on your operation?” Shelia asked.

“I’ll check into the hospital this afternoon and they’re going to pull the rod tomorrow.” Mike explained. “Barring any unforeseen circumstances, I should be home sometime on Friday.”

“I’ll let Ginger know,” Shelia said, “That’s pretty good news isn’t it?”

“It is that. You have no idea how much I’ve been looking forward to this piece of surgery,” he agreed.

“Oh, I don’t know, ever been 8 months pregnant with twins?” Shelia laughed.

“Fate spared me the experience,” Mike laughed.

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Friday, March 5, 1999...

“Well, look at you,” Shelia said, “How’d the operation go?”

“It’s a little sore but I’ll be fine,” Mike answered. “I just stopped by to let you know that I’m home. I’ve got to go take a couple of Tylenol and get some rest. Maybe the four of us could get out for a bite to eat tomorrow night in Sedona.”

“It’s the 6 of us and 3 of us aren’t going anywhere,” Shelia said. “But I’ll tell Jack that you made it home in one piece.”

When Mike got home, Gunner’s tail was going a mile a minute. He looked around and the house was spotless. Mike let Gunner out and found some Tylenol. He popped 2 extra strength and let Gunner back in. Then he went to the sitting room, sat down in his recliner and put his feet up.

“Mike, wake up. Are you ok?” Ginger asked.

“Hi honey, I took a couple of Tylenol and must have dropped off,” Mike responded.

“How are you? Everything go ok?” Ginger asked.

“At the moment, I’m kind of sleepy and my back is sore, but I should be ok in a couple of days. How’s the field internship going?”

“I have 11 more weeks and then I’ll do the steps to get on the National Registry,” she replied.

“After you get on the Registry, then what?” Mike asked.

"I signed up to work as a backup in Sedona," Ginger said. "I really do have to keep current."

"Hey, that reminds me, Dr. Russell sent prescriptions for the drugs he says you'll need for our clinic," said. "They are in that envelope on the dining room table."

"Hang on a sec and I'll check them over," she asked.

"Hmm, some of these things need to be kept under lock and key," she said reviewing the prescriptions. "We need to put in some cabinets plus a locking drug cabinet. What would you think about putting in a hospital bed or a gurney?"

"Put in whatever you think appropriate," Mike suggested.

"I think a gurney, Mike, have you ever priced a hospital bed?"

"Expensive?"

"You have no idea," she said. "I should be able to fill these in Flagstaff on Monday. I'll call Jim tomorrow and see about fixing up an area in the shelter as a clinic."

"Jack and I were talking about putting in a diesel tank," Mike said. "We never got around to it. I should get with him tomorrow and see what he wants to do."

"He traded in his car for a 4WD diesel pickup, but I don't know about a diesel tank; he didn't say anything to me. How close are we to having the shelter finished?"

"When I have the radiation counters all we'll need is communications. I wanted to get some ham gear but forgot all about it. Then, I'd think we'd be pretty much finished. What's it going to take to finish the medical stuff?"

"Oxygen, pulse oximeter, the cabinets and the gurney," Ginger replied. "What would you like for dinner?"

"Honey, you look beat," Mike replied. "How about we run up to Sedona and grab something at a restaurant?"

"You read my mind."

After dinner, they cuddled up on the couch and put on the TV.

"When do you finish the training?" Mike asked.

"The end of June."

“Do you still want to get some horses?”

“We can probably wait until I finish the training,” Ginger suggested. “Are you willing to take those classes and learn how to ride?”

“I am, but I realized driving back from Phoenix that we’re going to need a hired hand because of my back,” Mike said. “And if we have someone to take care of the horses, we might as well get a calf and feed it to market weight and keep the freezers stocked. Dr. Russell was pretty specific with his do’s and don’ts, and when it got to the subject of lifting, he was downright emphatic.”

“Maybe Jack and you can get together and use the same fella,” Ginger suggested. “They have the Adobe so we wouldn’t need to put in a house for a wrangler.”

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Saturday, April 10, 1999...

Around 4am, Jack called and sounded frantic. Shelia’s water broke and she was in heavy labor. Ginger grabbed her bag and Mike and Ginger headed to Jack and Shelia’s. Ginger assessed the situation and told the men that by the time they got an ambulance and got Shelia to a hospital, she’d have already delivered the twins. She sent Mike to get the OB kit from the shelter and told Jack to make some coffee. By 5am, Shelia was cuddling the twins. There wasn’t any emergency so they loaded Shelia and the babies into the van and drove them to the hospital in Flagstaff to get them checked over. At the hospital, they checked the babies over and scheduled the circumcision for the following week. Shelia was fine and they sent her and the babies’ home.

When Mike had asked Jack about the diesel fuel, they agreed to put in a 40,000-gallon tank next to the Adobe and install a pump with a meter. They could write down their usage and when it came time to top the tank off, they split the cost based on usage. Jack also agreed to put up a wrangler in the Adobe. They hired a plumber to run water to the barns from the well that had serviced Jack’s Adobe. Then they put in stock tanks and Mike and Jack each bought a yearling calf from a rancher. Jack found a man named Jose Cortez to handle the stock and they moved Jose and his wife Maria into the Adobe. Jose and Maria had 2 children, if anyone’s interested. Shelia and Ginger got together and they agreed to divide Jose’s salary between them. It turned out that Maria was a cleaning lady and they hired her to clean their homes.

They didn’t buy Arabians, opting instead for a string of Moroccan Barbs. Mike and Ginger bought a stallion and mare and Jack and Shelia bought 2 mares and 2 fillies. In June, Ginger finished her training and took the exam to get on the National Registry. She passed with flying colors and life began to settle into a routine.

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Sunday, July 4, 1999...

"Jose, grab 3 beers and have a seat," Mike called out.

"Gracias," Jose said handing the men their beers.

"What do you think of the horses?" Jack asked.

"Good animals, but you should put all of the horses in the large pasture and leave the calves in the small pasture," Jose recommended.

"You're in charge of the livestock, so do whatever you think is necessary," Mike suggested. "Is that ok with you Jack?"

"That suits me, Mike. Say, did you ever get the night vision scope for your Barrett rifle?"

"Got the UNS for Christmas and the second, a MUNS, for my birthday," Mike replied. "However I've held off on the Barrett. That company that makes the synthetic Springfield Armory stocks is supposed to be bringing out a .50 caliber rifle."

"Shelia mentioned forming a Partnership to handle stuff like Jose and Maria's salaries and all of our joint ventures like the fuel," Jack commented.

"Sounds good to me, but I'd have to run that one by Ginger," Mike replied.

"Actually, I phrased that wrong," Jack laughed. "Shelia and Ginger formed a partnership to handle stuff like Jose and Maria's salaries and all of our joint ventures like the fuel."

"That's the first I heard of it," Mike said. "I guess the honeymoon is over, huh?"

"Only if you want it to be," Jack replied. "Shelia is expecting."

"Congratulations."

"I think she wants a basketball team," Jack replied. "She said they were going to buy a pickup for the ranch and get 4 more horses."

"Why would we need 4 more horses?" Mike asked.

"I think they are for Maria and me," Jose responded.

"Hmm. Jose, what is your waist size?" Mike asked.

"Thirty-six," Jose replied. "Why did you need to know?"

"Rattlesnakes," Mike replied.

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The ladies used an attorney and set up a limited partnership with both of them as general partners and Mike and Jack as limited partners. The Partnership purchased 4 more horses, a pickup, a trailer to haul hay and 2 horse trailers. It also purchased a Vaquero and a Winchester rifle for its new foreman, Jose. In August '99 gold hit \$253 an ounce and the ladies purchased 4,800 troy ounces, investing over 98% of their available funds. They took delivery of the gold in the form of Eagles and it was divided and stored in the gun safes in the two shelters.

"I guess I never realized how heavy gold was," Mike remarked. "How much is there?"

"Shelia and I each have 200 pounds of coins," Ginger said. "We'll sell when it hits about \$400 an ounce. We each put in \$607 thousand and change and we should realize about \$960 thousand when we sell."

"When will that happen?" Mike asked.

"It depends on the economy, doesn't it?" Ginger replied. "We have more than enough to live on and this is the lowest that gold's been in a very long time. Both Shelia and I thought that we should buy gold and just sit on it. Who knows, it might go to \$800 an ounce. And Mike, if something comes up, we can sell whatever we need to."

"Why don't we get Maria to watch the kids and the 4 of us go to Flagstaff for dinner," Mike suggested.

"I'll call and see if she's free and if she is, I'll call Shelia and set it up," Ginger offered.

There are over 220 restaurants in Flagstaff, Arizona. Not bad when you consider the population is only about 50,000. They have Méxican, 14 flavors of Chinese, Mediterranean, American and Italian. There are 50 fast food restaurants if you were in a hurry and even a French restaurant with haute cuisine but there wasn't a McCormick & Schmick's. So they hit a Méxican restaurant and three of them had margaritas. Shelia couldn't drink what with being pregnant.

"Ginger and I were running over what we needed to finish the shelters when I got back from Phoenix. She got the remainder of the medical gear," Mike explained. "All that's left is to do something about communications. I was thinking we could get Technician Ham licenses and put in some amateur equipment. Then, we have to connect our houses and the Adobe so maybe we could pick some sort of intercom from Radio Shack. It probably wouldn't hurt to add the two barns to the intercom either."

"You don't want to go to Radio Shack, let's try Staples," Jack said. "I saw a Panasonic® KX-TG4000B 4-Line 2.4GHz Expandable Cordless Phone with Digital Answer System

the other day. That would give the girls a line for the office and Jose, you and us each our own phone lines.”

“That should work, but what about the radios?” Mike asked.

“I’m working and don’t have time to study for something like that. Shelia, would you be interested?” Jack asked.

“Maria is helping with the twins so I suppose I could find time,” Mike why don’t you pick up 2 of everything and I’ll reimburse you?”

“Ginger, do you want to study for a license?” Mike asked.

“I’m working 2 days a week so you do it honey,” she suggested.

Mike got the exam later in the week off the Internet and made a copy for Sheila. A few weeks later they had memorized the material and took the exam on a Saturday in Flagstaff. Then the 4 of them went looking for ham equipment. They were referred to AES in Las Vegas. Mike decided to call AES the following Monday. They must have seen him coming.

Mike explained what he needed and the guy started him off with a Kenwood TS-2000 transceiver. To this he added a Heil Pro-Set-Plus mike and earphones, an Icom IC-R8500 receiver and an 85’ US Tower Free Standing Crank-up Tower. After much discussion about antennas Mike bought a Maldol HVU-8 and a mast to mount it on. The store said the tower would be shipped from the factory and Mike could install it or hire it done. Then Mike told them to double the order and ship the entire purchase to Arizona. When the equipment arrived a few days later Mike divided it up and then hired a guy from Flagstaff to install the 2 towers and hook up the radios. Jack ordered the phone system from Staples and had it installed.

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Saturday, October 9, 1999...

Shelia was showing now and Ginger had quit her part-time job in Sedona. She had only become certified as a Paramedic so that they would have someone with medical skills available if TSHTF anyway, so she’d un-volunteered. The shelters were almost totally finished and they had time these days to go riding. Strictly as a precaution, Mike had taken to wearing a back brace. It was darned hard to remember to never bend over and pickup something. And, things were getting organized around the ranch/acreage. There was too much traffic to ride along the highway so they occasionally went on a cross-country ride.

“I can’t believe that gold is up to \$320,” Jack observed.

“This will be a long-term thing, partner, it will go back down,” Mike suggested. “But one of these days the economy is going to crash.”

“What makes you think that?” Jack asked.

“That’s what Shelia and Ginger say and they both worked for that Brokerage,” Mike explained.

“Jack, most people never take possession of the gold they own,” Shelia explained.

“They just deal in the gold stocks. We took actual possession so if anything ever went wrong, we’d be sitting pretty. The history of gold fluctuations suggests that buying gold at \$250 was the smart move. It will take a few years to capitalize on that investment so don’t give up your day job. You have to pay a premium to buy the metal and take a deduction when you sell it. Our actual profit is only \$50 an ounce, not \$70.”

“Jack, I unloaded all of my Internet stocks because the bubble was beginning to burst,” Ginger said. “That bad news was I had to pay the taxes on my profits but the good news was that it was only part of the profits. I only started with \$100 thousand after Rick and I divorced and look at what I managed to do by buying stocks and sitting on them. I did without for several years to accumulate the money.”

“That’s right Jack we’ll have to hold the gold for over a year to get a long-term capital gain,” Shelia continued. “It could be 2 years or 5 years, but one of these days we’ll be able to sell half the gold and recover our initial investment. That means each family will have 100 pounds of gold with no investment.”

“We have minimal expenses and my disability pensions cover our cost of living and we’re still saving,” Mike explained. “With Ginger being a Paramedic, you even cheated the doctor out of his delivery fee. Sit back and relax, Jack and enjoy life while you can. Most of the time we’re selling electricity instead of buying it because of the solar setup, so what do we really have for expenses? We have property taxes, fuel and a little propane plus a trip to the grocery store once in a while. We’re growing our own beef and buying chickens and pork products by the case which really cuts down on the cost of food.”

Mike wasn’t exaggerating when he said their cost of living was very low. His two pensions brought him in about \$2,500 a month or \$30,000 a year. How much food can 2 people eat? Buying their diesel in bulk was far cheaper than buying it at the pump. Except for an occasional call to her folks, Ginger didn’t use the phone and Mike rarely called anybody. Even though the homes had been converted to real property, the property taxes weren’t very high. Most of their money went to pay Jose and Maria and feed the livestock. Ginger had earned her retirement at 44 through shrewd investments and Mike got his by being careless. Either way, they were on “easy” street.

Jack was making about \$1,200 a week after expenses selling cars the way he figured it. His expenses included lunches and the cost of his computer, even if the IRS wouldn’t



allow the deduction. He was bringing home about \$800 a week, net. The dealership provided good health insurance and Jack and Shelia's expenses were proportional to Mike and Ginger's.

During 1999, the world experienced several terrorist incidents:

- Gunmen opened fire on Shi'a Muslims worshipping in an Islamabad mosque killing 16 people and injuring 25.
- David Copeland made nail bomb attacks against ethnic minorities and gays in London.
- Ahmed Ressay was arrested on the US-Canadian border in Port Angeles, Washington and confessed to planning to bomb the Los Angeles International Airport as part of the 2000 millennium attack plots.
- Jordanian authorities foiled a plot to bomb US and Israeli tourists in Jordan and picked up 28 suspects as part of the 2000 millennium attack plots.
- Indian Airlines Flight 814, which just took off from Kathmandu, Nepal for Indira Gandhi International Airport in Delhi, India was hijacked, one passenger was killed and some hostages were released. After negotiations between the Taliban and the Indian government, the last of the remaining hostages on board Flight 814 were released.
- The August 31 - September 22 Russian Apartment Bombings killed about 300 people, leading Russia into Second Chechen War.

Why don't I remember that? Better yet, how much of that do you remember? Why didn't most of us know the name Osama bin Laden in 1999. Osama was behind the embassy bombings the previous year and he was involved in the 2000 millennium attack plots. What's missing from the list? On January 3, 2000 the third event took place in Yemen, when members of al Qaeda planned to bomb USS The Sullivans with a boat laden with explosives. Militants deployed a bomb-laden boat, but the overloaded bomb boat sank before detonating. Mike and Ginger, Jack and Shelia and Jose and Maria were prepared for TSHTF, but were you? I wasn't because I didn't know that the US had po'd off Osama back in '91.

## Guys and Dolls – Chapter 8 – Millennium

When did the Millennium begin? If you use the Gregorian calendar and start the first millennium with the year 1 AD then the third millennium began with the year 2001 AD. But if you use the Common Era Calendar, in which years are numbered -2, -1, 0, 1, 2, and you begin the first millennium with the year 0 CE then the third millennium began with the year 2000 CE. You have a choice. And if you opt for the Common Era Calendar you no longer have to put up with the smug assertion that “there was no year zero (so the new millennium began in 2001)”. There was no year zero when Pope Gregory XIII introduced the Gregorian Calendar in the 16th Century but there certainly is one now (and in the future), and the new millennium in the Common Era Calendar began in 2000 CE.

Perhaps that explains why events that occurred in 1999 and 2000 were referred to as the 2000 millennium attack plots. But, it doesn't make any difference in the long run because we'll get old and die and stop caring. It's one of those arguments that no one wins, so why bother? And whether it was the new millennium or not, Mike was one year older on January 1, 2000. No, not really, he actually was only 1 day older but you see what I mean about date reckoning. Either way, he was 52. Unless he was French in which case he was 52 and 9 months. Huh? The (Happy Birthday) song appears to have been spread in western Europe either as sheet music, by radio, or by American talking films in the 20s-30s, along with the gradual switch to celebrating the child's birthday rather than their Catholic saint's/name day, e.g., date of conception.

“Happy birthday, Mike,” Jack said handing him his birthday present.

“What's this?” Mike asked.

“A birthday present,” Jack laughed.

“I don't drink scotch,” Mike said.

“Must be why you never have any around, Mike, make mine a double.”

“Who is going to win the Rose Bowl, Stanford or Wisconsin?” Jack asked.

“Stanford, no one ever has back-to-back wins at the Rose Bowl,” Mike answered.

“I don't know, UW has Ron Dayne and he won the 1999 Heisman Trophy,” Jack pointed out.

On January 1, 2000, there were 6 Bowl Games. And, the winners were: Michigan, Wisconsin, Michigan State, Miami, Arkansas and Georgia. Altogether, there were 24 bowls games starting on December 18th and ending on January 4th. Stanford played in the Rose Bowl #1 (1902) and lost. 98 years later, they lost again as Wisconsin made Rose Bowl history with back-to-back wins.

And the running score was US-3, Osama-2. By the way, in 1996, Sudan offered to turn over a guy named Osama bin Laden to the US, but the American President declined the offer made by the Sudanese, citing the lack of a legal basis to hold bin Laden. Did you know that?

“March can’t come soon enough,” Shelia said, “My back is killing me.”

“Are you going to make it to the hospital this time or should I pack my bag?” Ginger asked.

“How should I know Ginger? I’ll tell you one thing, thank God we’ll be out of bedrooms,” Shelia groaned. “I’m going to have 3 kids in diapers at the same time.”

“How did you handle the diaper situation, you know in the shelter?” Ginger asked. “Did you load up on disposables?”

“I only use disposables when we go somewhere,” Shelia replied. “Did you ever price those things? And they come in sizes so if a person were to do it right, they’d buy all the diapers they figured they’d ever need and store them in the shelter. I did the math and for the price of all those diapers, I could buy a washer and dryer for the shelter. I went with cloth diapers and both the washer and dryer instead. When I looked at baby food, I just guessed how much they would eat and bought it in a single purchase and have been using it up.”

“We should add more food to the shelters for Jose, Maria and their family,” Ginger proposed. “We’ll have the most room so let me add it to ours.”

“Ok, but use the partnership account to make the purchase, Ginger,” Shelia suggested. “We should be able to write it off as an employee benefit.”

“That lawyer we hired was pretty slick,” Ginger observed, “I was afraid we would be classified as hobby farmers, but putting in the extra cattle and our breeding horses avoided that problem.”

“We’re going to need to show a profit some day or that could be a problem,” Shelia cautioned.

“We will, but it takes time to build a herd of horses.”

“I’m a city girl,” Shelia laughed. “I’d have never envisioned me living in the middle of nowhere raising livestock.”

“Me either,” Ginger said. “Santa Barbara isn’t exactly the San Joaquin Valley.”

“How’s Mike’s back healing up?” Shelia asked.

"The last MRI and the tests they ran show that his spine is as strong as it should be," Ginger explained. "Plus he wears that back brace to avoid problems in case he forgets."

"Get back to those shelters for a minute Ginger," Shelia suggested. "Did the guys get everything they wanted bought and put up?"

"I think the only thing they didn't buy was the Geiger counters," Ginger replied. "They're pretty expensive and Mike said something about trying to find some of those old Civil Defense Survey Meters. We bought Potassium Iodate from a place in Texas called 'K14U'."

"What's that?"

"It's a drug that saturates the thyroid gland to prevent you from absorbing radioactive Iodine," Ginger explained. "I don't think it's likely, but there's that reactor complex at Palo Verde and if the wind were in the wrong direction, we could have a problem up here if they had a problem like Three Mile Island."

"I'll order some if you'll give me the address," Shelia replied.

"We sure did good by ourselves in hiring the Cortez family," Ginger noted. "Maria keeps the house spotless and Jose is quite the rancher."

"Don't forget she's awfully handy when I need a sitter," Shelia mentioned. "They're more like family than hired help."

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Tuesday, February 1, 2000...

"Jack where did you get the suppressor for that rifle?" Mike asked.

"It's a Surefire suppressor, Mike," Jack said. "Got it from a class III dealer in Phoenix. Plus the sound suppressors are the best flash suppressors, you can get."

"I suppose that I should put a suppressor on my Super Match M1A," Mike said. "What's the name of the dealer down in Phoenix?"

"I have a business card somewhere, I find it for you," Jack suggested. "You have to go through the whole class III background check so buy all you want at the same time, it will speed it up."

"I sure hope we never have to use these weapons for what they were intended," Mike said. "Somehow I have trouble seeing myself shooting fellow Americans."

"If somebody attacked Ginger, you wouldn't have any trouble," Jack pointed out.

“She gets better looking all the time,” Mike said, “Have you noticed?”

“Partner, Shelia’s got me to the point where I barely look at other women, but I suppose you’re right.” Jack chuckled.

“Are the two of you still going for the basketball team?” Mike asked.

“Shelia said that 3 kids were enough, so she’s going to get her tubes tied while she’s in the hospital delivering the new one,” Jack explained. “I think she’s having problems with her back, too. Say, did you ever find anyone who sells survey meters?”

“I did, but they’re low range meters and pretty expensive Jack. I been waiting to see if anyone is every going to start selling reconditioned Civil Defense Survey Meters,” Mike replied. “We need something that would work up to 500R and those old Civil Defense units came in several models including one with a remote probe. There have to be thousands of those old meters left over from the 1950’s and if we wait long enough, someone will buy them up, repair and recalibrate them and we can get them at a reasonable price.”

“Just don’t wait too long,” Jack suggested. “Other than survey meters, I think we’re totally prepared. Why did you have those radio towers installed that way?”

“You mean with the base below ground level and a trench to lay the tower in?” Mike asked. “It didn’t cost all that much extra and if someone were to attack the country, we could lower the towers, pull the pins and lower them into the trenches and then cover them over. I don’t know if Flagstaff would be a target in a nuclear war or not. If it was and we had a little warning, we could protect our communications and raise the towers when the dust settled.”

“There were sure a lot of terrorist events last year; did you catch that special on TV?” Jack asked.

“Must have missed it, what did they say?”

“That there were a lot of incidents last year,” Jack pointed out. “Until I saw that program, I didn’t realize how many. It seems that those Arab counties aren’t satisfied just going after Israel anymore.”

“When you get me started on this preparations business, I thought you were nuts,” Mike laughed. “But now that I’m married and have responsibilities, I am really grateful.”

“It’s not like we get a lot of earthquakes or tornados, but it’s always a good idea to do a little preventative preparation, Mike. I’ll tell you, waiting until the crap hits the fan to think about getting prepared is a little on the late side. Even if you had money and the time, everybody and his brother would have the same idea you had and you’d play hell find-

ing what you need. Try and find a generator in someplace like Florida after a hurricane goes through. I know that we're pretty lucky to have wives with money, but everyone should do a little something to be prepared."

"With them having all of their money tied up in that gold in our basements, we're not any better off than the average working stiff," Mike pointed out.

"But the average guy could buy some of those pre-65 silver coins," Jack said. "It may never come to it but if we had a really bad experience, paper money might not be worth the paper it's printed on. Hey, I'm a working man; I'd better get home and get some sleep. I tell your wife it's time to come home."

"What are they scheming about now?" Mike asked.

"I didn't ask, Mike," Jack said. "If they want us to know, they'll tell us."

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"It won't be any problem getting you a suppressor for your M1A, but because of that law change in '86, the suppressors for the .50 caliber rifles are hard to come by," the dealer explained. "But if you're willing to pay the price, I'm sure I can get you one."

"Do they have a really good suppressor for M16's? A year or so back, I bought a couple of M16A2 rifles," Mike explained. "It was just a thought."

"I think I'd hold off on those, I heard a rumor that some company is bringing out a new suppressor that will last for at least 30,000 rounds," the fella suggested.

"Ok, it's not like the Russians are invading," Mike said. "What do you figure 3 months to get the background check?"

"If you have M16's that are registered, you've already been through it once so maybe 60 days," the dealer opined.

"Oh, yeah they're registered," Mike said. "It just isn't worth the risk of having any class 3 weapons that aren't."

"You wouldn't be in the market for a Cruiser, would you?" the dealer asked. "It's a Remington 870 and has a 14" barrel."

"That wouldn't hold many rounds would it?" Mike asked.

"Five, but it's really nice," the dealer said, "Let me get it and you can look it over."

"Quit drooling and just buy it," Ginger said.

“Are you sure?” Mike asked.

“Jack and you are determined to prepare for WW III, so just get it,” she laughed.

“What do you recommend to shoot in the thing?” Mike asked.

“For home defense, they recommend #1 buck, and you can get that at any sporting goods store,” the dealer said. “I load the one I have with Federal 9-pellet tactical buck and slugs.”

“Do you carry the ammo?” Mike asked.

“How much do you want?”

“I’d better take a case of each,” Mike replied.

“Ok, you start filling out the paperwork and I’ll get a total and the ammo. Say do you folks have concealed carry?” the dealer asked.

“No, is it getting that bad out?” Mike asked.

“I don’t really know, but a lot of my customers have CCW’s,” the dealer smiled. “A lot of them seem to favor the Glock in .40 S&W. I have pre-ban magazines for the Glock 22’s and 23’s.”

“What’s the difference?” Mike asked.

“The 22 is full sized and you can use a 17-round magazine. The 23 is more compact and I have 15-round magazines for it,” the dealer replied.

“Do you carry the Glocks?” Mike asked.

“Sorry, no,” the dealer said.

“Well, why don’t you give me 10 of the 15-round magazines for the Glock 23’s,” Mike said. “We can apply for CCW’s when we get home and I can probably get find Glock 23’s in Flagstaff.”

“I don’t know if I want to carry a pistol, Mike,” Ginger said.

“I was thinking maybe we should prepare those bugout bags, honey,” Mike countered. “You could keep the Cobra in your bag.”

“Bug out to where?” Ginger asked.

"You know, like when we're away from home. If we had bugout bags, we'd stand a better chance of getting back to the house," Mike explained. "It's like you carrying your Paramedic bag everywhere you go. You don't take it because you planning on using it, but you have it if you need it."

"I see," Ginger said. "I guess that makes sense."

"You'll call when I can come down to pick the stuff up?" Mike asked.

"Yes. Like I said, figure about 2 months," the dealer replied. "Your total comes to \$2,750 and change."

"We'd better plan on getting to McCormick & Schmick's by Happy Hour," Ginger laughed.

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March 23, 2000...

Shelia gave birth to a baby boy. That gave them 3 kids, John, Jr., Kristen and now baby Joshua. Shelia stayed in the hospital an extra day and solved the baby problem. With Josh's pregnancy, her back had almost driven her nuts. Anyway, she wasn't getting any younger and 3 kids made a nice sized family. Mike and Ginger had applied for CCW's and they had been issued. They picked up a pair of Glock 23's from a dealer in Flagstaff. Now Maria was expecting so she arranged for Jose's younger sister to move in with Jose and her to take her place until she had her baby. Ginger and Shelia talked it over and they hired Maria to be the secretary/receptionist for the Partnership.

"Did you get your rifle back yet?" Jack asked.

"About another month, Jack," Mike replied. "Did Shelia and you apply for CCW's?"

"We were waiting until after she had the baby," Jack said. "We'll do it next week. What did you buy for firearms?"

"Glock 23's with 15 round magazines," Mike said.

"Where'd you find the magazines?" Jack asked.

"The class 3 dealer had some of the pre-ban magazines," Mike explained, "But they're pretty expensive."

"How many did you buy?" Jack asked.

"Ten. I'll carry a pair and have the extra pair in my BOB."



“What did you put in your BOB?” Jack asked.

“A Gerber multi-tool, waterproof matches, fire starters, small first aid kit, trioxane, a candle, a small fishing kit, water purifiers and a poncho,” Mike explained.

“When you pick up your weapons, pick up 10 magazines for me for the Glock 23’s,” Jack suggested. “I’d better get busy and prepare BOB’s for Shelia and me.”

“Ginger and I have been talking about trading the van in on a Hummer,” Mike said.

“Go through me on that and I’ll get you top dollar for your trade-in and the cheapest price I can on a Hummer,” Jack suggested.

“How much do you think we’re looking at, Jack?” Mike asked.

“About \$50 thousand with the trade in,” Jack replied. “They aren’t cheap and they do require some maintenance.”

“That’s pretty steep,” Mike said.

“Pricey vehicle, Mike,” Jack replied. “Maybe you ought to just get a SUV.”

“A what?” Mike asked.

“A Sports Utility Vehicle,” Jack explained. “An example is the Jeep Cherokee.”

“What would that run?” Mike asked.

“With the options you’d probably want, I could put you in one for \$20,000,” Jack said. “That van is low mileage and has the wheelchair lift so you have a pretty good trade-in.”

“That’s more affordable, can you find me something that won’t require a lot of maintenance?”

“I’ll put together a package for you that you’ll love Mike,” Jack said. “I’ll put in the towing package and a winch. I should put in an extra alternator and battery, too. I’ll kick back my commission and see if I can’t arrange to sell you the thing near cost. I’ll talk to my boss.”

“I’ll tell you what, Jack,” Mike replied. “Go whole hog on this and set it up like you were buying yourself a Christmas present. We were planning on about \$25,000 so that should give you a little leeway.”

“You know, we ought to trade in Sheila’s car, Mike,” Jack said. “I’ll bet if I tell the boss I can sell 2 of them for cash, I can get the price.”

“Go for it.”

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Friday, April 14, 2000...

“I need another 10 of those 15-round Glock 23 magazines for my friend,” Mike told the dealer.

“Sure no problem,” the guy replied. “I hope you like the way the rifle came out.”

“Did you test fire them,” Mike asked.

“They’re pretty quiet, but the main thing is the flash suppression,” the man said.

“That was what Jack was saying,” Mike agreed.

“Jack Worth?” the guy asked.

“Yes, why?” Mike asked.

“I can give you a little better price on the magazines since they’re for Jack,” the dealer laughed. “Man, I sold him lots of stuff over the years. I see that you got your CCW.”

“We both did and we got the Glock 23’s you recommended,” Mike said.

“Do you folks have any body armor?” the dealer asked.

“You mean bulletproof vests?” Mike asked. “No.”

“I just started carrying a new line called Point Blank,” the dealer said. “I have some of the military and LEO only stuff in stock. You don’t happen to be a cop or in the military do you?”

“Afraid not, I’m totally disabled because of the Agent Orange I picked up in Nam,” Mike replied.

“You’re a vet, huh?” the guy said. “Well if you’re ever in the market, I’ll take real good care of you.”

“Like what, for instance?” Mike asked.

“I carry demos, Mike,” the dealer said. “They get dirty and stuff and I occasionally have to replace them. For instance, I just got in 2 new demos last week. So I have the old stuff to dispose of.”

“How old is it?” Mike asked.

“Not very, I’ve only had the dealership since the first of the year,” the dealer replied. “I think the stuff I have would fit you and the wife. The thing of it is, if I sell it to you, I’ve never heard of you because my records will show that I destroyed it.”

“What kind of stuff is it?”

“It’s what they call Interceptor and it is military only by law.”

“I see,” Mike said, “Well...”

“So are you going to have the burger and fries or do you want to order a full meal?” Mike asked.

“The way you spend money, I’m going to order the burger and fries,” Ginger replied. “Did we really need that stuff you bought today?”

“It’s impossible to come by, so I’d say it was a good addition,” Mike replied.

“But we just bought the new SUV,” Ginger protested.

“Yes we did, Ginger, but we saved enough on it to pay for what I spent today.”

## Guys and Dolls – Chapter 9 – Millennium continued

“What do I owe you for the magazines?” Jack asked.

“Here’s the invoice, he cut the price since they were for you,” Mike replied. “You need to get down and see your friend. Let me show you what we picked up yesterday.”

“Is that what I think it is?” Jack gasped.

“It’s the genuine article and it’s only 4 months old,” Mike replied. “Give him a ring and find out when he’ll have more demos to dispose of. They get dirty, you know.”

“I will, Mike,” Jack said. “You know, it wouldn’t be a half bad idea to pick some of this stuff up for Jose and Maria. I’ll talk to Jose and get their size information. It will take a little time if that’s the basis they’re selling the stuff on, but I think we could have them outfitted by Christmas. It’s been quiet this year. There hasn’t been a single terrorist attack so far.”

“Probably the lull before the storm,” Mike laughed. “What’s the name of that new terrorist organization, al Qaida or al Qaeda?”

“Something like that,” Jack replied. “I understand they were responsible to the embassy bombings back in ‘98 in Africa. The guy in charge is Usama or Osama bin Laden. The word is that he’s in Afghanistan.”

“Whom are you voting for in November?” Mike asked.

“I think I might vote for Bush, I’m not impressed with Gore and his claim to have invented the Internet.” Jack replied.

“What bothers me about Bush is that he might want to clean up his Daddy’s mess,” Mike said. “We’ve been maintaining that no fly zone over in Iraq from the Gulf War. They should have taken Saddam out when they had the chance.”

“Bush Sr. stands by his decision,” Jack pointed out. “And the President is in no position to do anything because of that impeachment trial. The Senate may not have convicted him, but I think that might rub off on Gore. Arkansas suspended the President’s law license last month.”

“With his wife running for the Senate, I wouldn’t be too surprised that in 2012, she’ll make a run for the White House herself,” Mike said. “Maybe even in 2004 if Bush Jr. wins the election.”

“They are quite the pair, aren’t they,” Jack laughed.

“Never underestimate a woman, Jack,” Mike suggested.

“We have Jose’s sister sleeping over to take care of Josh,” Jack pointed out. “Shelia’s having a lot of problems with her back. It is just muscles, but she says it really hurts.”

“Tell me about it,” Mike grinned.

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Sunday, May 28, 2000...

Juan Montoya won the Indy 500. Tomorrow was the official holiday, but the race wasn’t always held on Memorial Day any more. Congress made the day into a three-day weekend with the National Holiday Act of 1971. Memorial Day was officially proclaimed on 5 May 1868 by General John Logan, national commander of the Grand Army of the Republic, in his General Order No 11, and was first observed on 30 May 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The first state to officially recognize the holiday was New York in 1873. By 1890 it was recognized by all of the northern states. The South refused to acknowledge the day, honoring their dead on separate days until after World War I (when the holiday changed from honoring just those who died fighting in the Civil War to honoring Americans who died fighting in any war).

America had too many holidays honoring its hallowed dead. Not that they didn’t deserve honoring, but just that we lost too many people over the years. There was the Civil War and WW I and WW II plus the Korean Police Action; after that was that thing in Vietnam. Maybe with the Gulf War over we wouldn’t have any more of our young men dying in wars. But, as Mike had said, Bush Sr. should have taken out Saddam when he had the chance.

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Tuesday, July 4, 2000...

This Independence Day was not particularly eventful. There were the usual parades and fireworks displays around the country but in Sedona, Arizona the folks at the acreage had a picnic of their own. Jack had talked to his friend down in Phoenix and the friend would have some demos available in August and again in December. Jack had given his friend Jose and Maria’s measurements and the friend had said that the December stuff just happened to be the right size. The mares had foaled and they had a bunch of new fillies and colts. The horses that they’d bought for Jose and Maria were also Moroccan Barbs, 3 mares and a stallion. This helped their breeding program having 2 stallions instead of one. Jose was running about 12 head of feeder cattle on Mike’s 5 acres. It was more meat than they could eat and there wasn’t any grass so they weren’t going to let the herd get any larger.

Shelia was over the back pain due to a combination of anti-inflammatory drugs (Vioxx) and exercise. The exercise had helped her restore her figure and this was the first 4th of July she hadn't been expecting since after Jack and she got married. The 4 of them had gone riding in the morning and then had come back to prepare for the picnic. Jack and Jose had gotten to tossing horseshoes and Jack was down 5 games. Mike noticed that Ginger seemed a little envious of Shelia and her kids and they had talked about the possibility of perhaps adopting or fostering an older child. They'd filled out all of the paperwork and were just waiting for their clearance. They had opted for an older child because infants were hard to come by and they both agreed that an older child needed them a lot more than a baby, the older children were so much harder to place and usually ended up in foster care.

July 14, 2000...

Solar Flares are classified by their x-ray flux in the 1.0 - 8.0 Angstrom band as measured by the NOAA GOES-8 satellite. An X-class flare from 9077 was recorded on July 12, 2000. On July 14, 2000, another solar flare from active region 9077 registered as a powerful X5-class eruption. The only difference that Mike could discern was that the solar flare interfered with communications a little. Ginger and he had not heard back on their evaluation about fostering a child. Maybe Mike was a little old, but Ginger was only 45. But who was to say what would happen?

Monday, September 11, 2000...

"Mike, that was Children's Services on the phone, they have a child for us to foster," Ginger said excitedly.

"What do you know about the child, honey?" Mike asked.

"It's a boy named Thomas Franklin and he's 10," Ginger replied. "His mother died of a drug overdose and his father is in prison. He got a life sentence for dealing drugs."

"Did they tell you anything else?" Mike asked. "That boy could be a real hard case."

"He might be, Mike, they've had a little trouble with him running away from foster homes in the past," Ginger admitted. "Apparently that's why they thought of us. There's no place for him to run to here in this area."

"I won't say no until I meet him, but don't get your hopes up," Mike replied. "Where do we have to go, Flagstaff?"

"Phoenix," Ginger replied.

"When do you want to leave?" Mike asked.

"We can be there by 2pm if we leave now."

“We won’t be staying over, right?” Mike asked.

“Right, why?”

“I want to pick up some more of those 15 round Glock mags, but I’ll just call the guy and have him ship them,” Mike explained.

“Good idea, let’s not get too much on the plate,” Ginger said.

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“He a nice looking boy,” Mike said. “What’s his attitude like?”

“About what you’d expect Mr. Hanes, he been bounced about from one foster home to another over the past 2 years,” the lady from Children’s Services replied. “He’s not a bad boy, but his father slapped him around a lot and his mother wasn’t much of an example. He has a pretty coarse mouth.”

“What do you expect from us?” Mike asked.

“You were in the Army according to your application, so maybe a little dose of boot camp might bring him around,” she suggested. “There are some boot camp types of programs, but he’d have to wait a long time to get him into one of them.”

“Oh, like what?” Mike asked.

“The ANASAZI Outdoor Behavioral Healthcare Program is designed for youth 12-17 years old who are struggling with substance abuse and emotional/behavioral concerns,” she explained. “ANASAZI is not a boot camp. There is no force, manipulation or confrontation. Caring staff walk the trail with the same food and gear as the Young Walkers and patiently wait for opportunities to teach. When the time is right they will teach skills and the principles of unconditional love, agency, repentance, forgiveness, and restitution. Each child is assigned a Shadow (counselor) who works closely with the parents and their child on the concerns that brought the Young Walker to the trail. Shadows have at least a master’s degree and are supervised by the program’s psychologists and clinical director. Shadows meet weekly with the Young Walkers on the trail and keep parents informed as to the progress the child is making. Tommy is too young for their program and doesn’t really qualify since it’s only for private placements. We thought that with your background you might be able to offer something similar for Tommy.”

“We’re not trained therapists,” Mike replied.

“Yes we know, but we think that the two of you could provide the right atmosphere for a younger child like Tommy Franklin,” she replied.

“Ginger, it’s up to you, I’m willing, but this could be a real challenge,” Mike turned to Ginger.

“He a nice looking boy,” she replied, “I say we do it. But, this will be a long-term thing if we’re going to do Tommy any good.”

“Our answer is yes,” Mike said.

“Tommy these folks are Mr. and Mrs. Hanes. They’re from Sedona,” the lady introduced them.

“Where’s Sedona?” Tommy asked.

“Near Flagstaff,” Mike replied. “Do you know how to ride horses?”

“No,” Tommy replied.

“Would you like to learn?” Ginger asked.

“No, leave me alone,” Tommy said.

“Here’s your bag Tommy, you’re going with Mr. and Mrs. Hanes.” The child services worker said.

“What’s your name?” Tommy asked.

“My name is Mike and my wife’s name is Ginger,” Mike replied.

“Ok Mike, let’s get this over with,” Tommy said.

“What do you mean by that Tommy?” Ginger asked.

“I’ll just run away and you give me back like the others did,” Tommy explained.

Mike couldn’t keep from chuckling.

“What’s so funny?” Tommy asked.

“You’ll see, Tommy,” Mike said. “And you can run away all you want; you’re not coming back here.”

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3 hours later at the acreage...

“We’re here,” Mike announced parking the pickup.



"We're where?" Tommy asked, "I don't see anything beside a couple of mobile homes, a mud hut and a couple of barns."

"We're home, Tommy," Ginger explained.

"Now let me show you around," Mike said. "If you want to run away, you have 4 choices. You can go east and you'll get to Holbrook in about 80 miles. You can go south along the road and pick up I-17 in about 12 miles. You can go west, but it is about 195 miles to California. Or, you can go north along the road. It's only a few miles to Sedona, but there's not much there. Flagstaff is about 30 miles. Anyway, any time you want to run away, those are your choices. We're going inside and have dinner."

"Where's my cell?" Tommy asked.

"In the house," Ginger replied. "It's the room with the iron bars."

"You're shiting me," Tommy said.

"Rule one, Tommy, you will not use that kind of language as long as you live with us," Mike pointed out.

"What are you going to do, beat me?" Tommy said. "I've been beat up by bigger guys than you."

"Do you know anything about livestock Tommy?" Mike asked.

"You mean like this dog you have?"

"No like horses and cattle," Mike replied. "They poop a lot and they don't clean up after themselves. It's called mucking out stalls and that what's happens to boys who cuss in Ginger's house. They get to muck out the stalls and get rid of the animal poop. Come with me and I'll show what kind of a job it is."

"Yuck," Tommy said. "You'd really make me clean up that mess?"

"Every cuss word will earn you one hour in the barn with a shovel," Mike replied.

"I ain't cleaning up no damned, cow shit," Tommy said.

"Here's the shovel, I'll be back in an hour," Mike replied. "I'll toss the damn in this one time only."

"Where's Tommy?" Ginger asked.

"Shoveling cow manure," Mike laughed. "I gave him a break and threw out the damn."

“Oh Mike do you think that’s the best way to handle this?” Ginger asked.

“I told him that every cuss word would earn him one hour of shoveling manure, Ginger,” Mike said. “It’s up to you but I think we should stick together on this. We can’t spank him because he’s already been abused and it won’t mean anything to him. But, I’d venture to say that 3 or 4 hours of shoveling manure will go a long way towards cleaning up his mouth.”

“Welcome to your new home, here’s the shit shovel,” she replied.

“We have 2 manure shovels, Ginger,” Mike laughed.

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One hour later, in the barn...

“Not bad for a first effort Tommy,” Mike said, “But a real cowboy would have finished up a long time ago. Maybe it’s the clothes. “How about we go up to Flagstaff tomorrow and buy you some real cowboy clothes?”

“Like what?” Tommy asked.

“New jeans, boots, shirts and a hat,” Mike replied.

“Putting cowboy clothes on me won’t make me a cowboy,” Tommy said.

“True, but we have to start somewhere,” Mike replied. “Are you ready to eat supper?”

“What, leftovers?” Tommy asked.

“No, we held dinner for you, we eat as a family in our house,” Mike explained.

“What’s with the gun, are you a cop?” Tommy asked.

“No, but I have a concealed carry permit and both Ginger and I carry firearms,” Mike replied.

“Why?” Tommy asked.

“Why what, Tommy?” Mike asked.

“If you’re not a cop, why do you carry a gun?” Tommy asked.

“If the right of every American to keep and bear arms, Tommy,” Mike explained. “We carry the weapons for protection. The world is getting to be a very bad place anymore.”

“Do I get a gun too?” Tommy asked.

“When you’re older, yes, you can have a firearm,” Mike replied.

“How much older?” Tommy asked.

“21 for a handgun, Tommy but a rifle is another story. That will depend upon when you act old enough,” Mike replied.

“What’s for supper?” Tommy asked.

“Pizza in 10 minutes,” Mike replied. “That should give you just enough time to wash off some of the stink.”

“Tommy this is your bedroom,” Ginger said, “And that is your bath. If you would prefer to have bunk beds, we can move the large bed to the basement and put in some bunk beds.”

“Why would I need bunks beds?” Tommy asked.

“Maybe for when you have a friend sleep over,” Ginger suggested.

“What kind of pizza?” Tommy asked.

“I wasn’t sure what you like so I fixed a Supreme,” Ginger said. “You can pick off anything you don’t like.”

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Later...

“How did it go in the barn?” Ginger asked Mike.

“Not bad, actually, he got it about half cleaned up,” Mike answered. “Which is more than I thought he would do. I told him it was about half of what a real cowboy would do but it might be due to his clothes. We’ll go to Flagstaff tomorrow and get him some Wranglers, boots, western cut shirts and a hat.”

“What about school?” Ginger asked.

“We’ll enroll him after we get the clothes, Ginger,” Mike replied. “We have to put the carrot before the stick. After we get the clothes, why don’t you take Tommy and pick out some new bedroom furniture. I have an errand I want to run.”

Tuesday, September 12, 2000...

After they helped Tommy pick out 3 pairs of Wranglers, 7 shirts, new boots and a real hat, Ginger and Tommy headed to a furniture store and Mike went to a gun shop.

“Do you carry the Winchester 9422?” Mike asked.

“I have some in stock, 22 Long Rifle or 22 Magnum?” the dealer asked.

“Long Rifle,” Mike replied.

“I have several how many do you want?” the dealer said.

“Two. Do you carry Glock magazines?” Mike continued.

“What model Glock?”

“Model 23, 15-rounds.”

“I have a few, how many do you want?”

“Five if you have them,” Mike said. “I know you carry the model 23 because I bought a couple in here a while back.”

“Yes, I have the model 23, how many?” the dealer laughed.

“I think that one will be enough,” Mike laughed.

“Cash or credit card?” the dealer asked.

“Cash. Give me a half dozen bricks of 22 Long Rifle ammo, while you’re at it,” Mike said reaching for his wallet.

“Solid or hollow point?”

“Two each of solid, hollow point and hyper velocity.”

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“Did Tommy and you find a bed?” Mike asked.

“They’ll deliver it on Friday,” Ginger said, “What did you buy?”

“Some .22 ammo and those Glock magazines I wanted,” Mike replied.

“Anything else?” Ginger asked.

"We'll talk about it later," Mike said.

"Oh. Sure Mike," Ginger smiled.

"Everything ok, Tommy?" Mike asked.

"The boots pinch my feet and I look stupid in a cowboy hat," Tommy replied.

"We'll wet the boots and you can walk them dry," Mike said. "Personally, I like the hat. When is your birthday?"

"November 15th," Tommy said, "Why?"

"Just curious," Mike answered.

After enrolling Tommy in the 5th grade in Sedona, they returned home. Tommy was to start the following day and he would be bussed with Jose's children. They were close enough in age that Mike took Tommy over to meet Jose and Maria's children Juan and Teresa. Juan was 11 years old and Teresa was 9. When Tommy saw that Juan had a hat about like his, he appeared to feel better about the hat. Before they came over, they had taken off the boots and filled them with warm water and emptied them. It might not be the right way to break in a new pair of boots, but it was quick.

"So what else did you buy at the gun store?" Ginger asked.

"I bought 2 Winchester 9422's and another Glock 23," Mike said.

"Why did you buy the Glock?" Ginger asked.

"Did you ever see the price of guns go down?" Mike said. "Call it an investment in the future."

## Guys and Dolls – Chapter 10 – Tommy

A few days later Mike made the trip to Flagstaff to pick up the rifles and the Glock. The dealer had a new 9422 in and it had a longer barrel. Mike liked the looks of it and bought two of those. He'd realized that he hadn't done anything in terms of a knife for the BOB's so he found a knife shop and bought several Spyderco folders, 2 for Jose and Maria, 2 for Shelia and Jack and 2 for Ginger and him. The dealer also carried Buck knives and Mike bought 2 folding Hunter's to put up as presents. When Mike got home, he cleaned the new guns and locked them up. He added the folders to Ginger and his BOB's and put the others up for Christmas presents.

Most new parents would have taken their foster child to school on the first day. But, mindful of what the child social worker had said Mike would have none of it. He figured that Tommy was used to changing schools and if he were allowed to go it on his own, he might get a sense of accomplishment. And, from time to time, as Mike remembered other things he'd left out of the BOB's he bought enough for everybody and upgraded all of the BOB's. He was holding the things for Jose and Maria's BOB's as extra Christmas presents.

When it came to helping with homework, Mike genuinely tried and then gave up at the new math and turned that over to Ginger. During the second week of school, Tommy had gotten into a fight and both he and the other boy had been suspended for the day.

"What was that all about?" Mike asked.

"He made a crack and I punched him," Tommy said defiantly. "I let him get away with it the first week, but when he started in again, I stopped it."

"Did you win?" Mike asked.

"Nah, that playground monitor got between us before I could hit him again," Tommy said.

"I suppose it was inevitable Tommy, but you've made your point so I don't want to have to make a return trip." Mike responded.

"I'm not in trouble?" Tommy asked.

"Not this time, but if it happens again, you be mucking stalls for a week, minimum," Mike half chuckled.

"That's cruel and unusual punishment," Tommy snapped.

"No, this is a ranch and that's just part of the work," Mike retorted. "Other than the fighting, how is school going?"

“Ok, I guess,” Tommy replied. “How come you don’t work?”

“I did work Tommy, I was a roofer,” Mike replied. “I fell off of a 2-story roof after 20-years on the job and broke my back. That was before I met Ginger. I was in the hospital several months and after I got out, I moved to Phoenix. That’s where I met Ginger and we got married.”

“You seem to be ok now,” Tommy said.

“You wouldn’t have said that if you’d seen me a year ago,” Mike countered. “My back was really messed up from some chemicals I got in the war. I had a steel rod wired to my spine for 9 months.”

“You were in the Gulf War?” Tommy asked.

“No, I was in Vietnam back in the early ‘70’s,” Mike corrected.

“What was Vietnam?” Tommy asked.

“I suppose the long and short of it was that this country stuck its nose in where it didn’t belong and got its behind kicked,” Mike explained. “Vietnam is halfway around the world and we got involved in a civil war between North and South Vietnam. You’ll probably learn about it in history class.”

“What was that fight about?” Ginger asked.

“Some boy wanted to pick on the new kid and Tommy had finally had enough,” Mike said. “He said it had been going on for over a week and he finally punched the kid. I told him he wasn’t in trouble this time but if it happened again he’d be mucking stalls for a week, minimum.”

“What are we going to do about his birthday?” Ginger asked.

“I bought him a Buck folder and a belt sheath,” Mike said. “Maybe you should look at clothes, he’s a growing boy.”

“He’s a nice kid isn’t he?” Ginger said.

“He’s tough and not afraid of anything,” Mike agreed. “I think maybe we’re still on the honeymoon as far as Tommy is concerned.”

“I half expected you to take their suggestion and run a boot camp,” Ginger continued.

“I wouldn’t wish boot camp on my worst enemy, honey,” Mike laughed. “Tommy needs to learn that anything we tell him is the way it’s going to be.”

“What about the rifles you bought?” Ginger asked.

“They’re cleaned and put up. When we think he’s old enough, I have one for him and one for Juan,” Mike replied.

“Are you on a gun kick?” Ginger asked. “I found a receipt for 2 more Winchester rifles in your shirt pocket.”

“They’re commemoratives that I bought when I picked up the other rifles,” Mike explained.

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Wednesday, November 15th, 2000...

Everyone turned out to celebrate Tommy’s 11th birthday. It was obvious that this was the first birthday party the boy had ever had. Ginger had baked his favorite cake and had picked up enough new clothes to see him through to spring. Tommy’s final gift was the Buck Hunter.

“That’s sharp, Tommy and it is as much a test as a present,” Mike explained. “You can’t take the knife to school under any circumstances. I’ll teach you how to keep it sharp. You be careful with your knife and it will last you for years.”

“Thanks, Mike,” Tommy managed. Tommy was on the verge of tears, but he was tough, remember?

“Jose, could I have a word with you?” Mike asked.

“Sure, boss, what’s up?” Jose asked.

“Come into the bedroom,” Mike suggested.

“Ok.”

“Jose when I bought that knife I also bought one for Juan. Would either Maria or you have any objections to my giving it to Juan for Christmas?” Mike asked.

“I don’t have any,” Jose replied.

“Next question, Jose,” Mike continued. “I picked up 2 Winchester 9422 rifles a while back, one for Tommy and one for Juan. I figured that when Tommy acted old enough I’d give him his. Same, question, how would you and Maria feel about Juan having a rifle?”

“Juan is about old enough, but I’m not so sure about Tommy,” Jose replied.



“I was thinking more like around spring, Jose,” Mike replied. “If I decide that Tommy is old enough, can I give a rifle to Juan too?”

“Sí, gracias,” Jose replied.

“We’d better get back to the party,” Mike suggested.

Tommy had tested the waters a couple more times on the language issue and he was getting fairly familiar with that shovel. His midterm report card was A’s and B’s, indicating that he was smart enough. Mike and Ginger met the challenge that Tommy offered with a firm hand. There was only one rule governing each circumstance and whether Ginger or Mike decreed that rule, they backed each other. Tommy’s early attempts at divide and conquer were nothing more than frustrating exercises. They made mistakes, but they owned up to them and by Christmas, Tommy had come to Ginger and asked to be taken to town to buy Christmas presents.

That was another thing because Tommy had an allowance. But he earned it and you can guess where. He was getting pretty handy with that shovel. The state of Arizona pays a family to foster a child and Mike and Ginger were socking the money away for Tommy, save for the allowance he was getting. The simple fact of the matter was that they weren’t in this for the money. And, if they’d had children of their own, Arizona wouldn’t be paying them to raise their own children.

One day in passing, Jose had mentioned to Shelia that his great, great, great grandfather had helped to build the Adobe they were living in. Shelia and Ginger gave Maria, Jose and Jose’s sister Teresa their Christmas bonuses on the first of December so they could do their Christmas shopping. On the 16th of December, Maria gave birth to a 7-pound 2-ounce girl that they name Celia.

During the year 2000, there were several terrorist incidents:

- There was unrelenting terrorism against Israel.
- The last of the 2000 millennium attack plots had failed when the boat meant to bomb USS The Sullivans had sunk.
- German police had foiled the Strasbourg cathedral bombing plot.
- On June 8th, Stephen Saunders, a British Defense Attaché, was assassinated by Revolutionary Organization 17 November.
- On October 12th, the USS Cole bombing in Yemen killed 17 US sailors.

America was slowly learning a name and that name was Osama bin Laden. George Bush had defeated Albert Gore in the November election. On December 12th, the US Supreme Court voted 5-4 in favor of Bush, effective ending the contested election. Sev-

en of the nine justices cited differing vote-counting standards from county to county and the lack of a single judicial officer to oversee the recount, both of which, they ruled, violated the equal protection clause of the US Constitution. The crucial 5 to 4 decision held that insufficient time remained to implement a unified standard and therefore all recounts must stop. Interestingly, Gore had won the popular vote by more than a half million.

Christmas 2000 was a very special celebration. Ginger's folks flew in from Santa Barbara, probably to meet Tommy. I probably hadn't mentioned it, but Mike's parents were dead. On Christmas morning the presents were opened and although he was disappointed not to find a rifle, Tommy tried not to show it. Jack and Mike gave Jose and Maria the BOB's they'd prepared and Juan got a new Buck Hunter. The Christmas dinner was held at Jack and Shelia's but Tommy wanted to stay home and play games on his new computer. There must have been some progress, all it took was a raised finger to get him to put on his jacket and go to Jack and Shelia's.

The social worker that made periodic visits couldn't believe that Tommy was even the same boy. Rather than run the boot camp that children's services had recommend, Mike and Ginger had adopted the model of ANASAZI, as best as they could under the circumstances. They taught by example and praised rather than discouraged. However, some of their success no doubt reflected the first impression that Mike had made on Tommy when he showed him where he could run to, which was nowhere.

Every boy who lives on a ranch has a horse, whether it is an 80-acre ranch or 10,000-acres. Having a horse teaches responsibility. The problem was that those Barbs were just a little tall and Tommy didn't know how to ride. Still, after talking it over, Mike and Ginger had given Tommy a filly from last spring's brood. Jose worked with Tommy teaching him to care for the filly that Tommy named Ginger. Maybe that's why they make 2-step step stools.

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Friday, January 5th, 2001...

Tommy's report card had 4 A's and 1 B. He even got an A in Citizenship and the teacher had some glowing remarks about his improvement.

"Not bad, Tommy," Mike said, "If I recall correctly, you even beat out my grades when I was in 5th grade. You keep this up and you're going to earn a saddle for that horse of yours."

"I don't know what to say," Tommy replied. Whoa, what a change. Tommy had an opinion on everything. Tommy also had an allowance, a horse and a computer. But, this wasn't about possessions, the computer had educational software on it and a horse was a big responsibility.

“I think this calls for a trip to Flagstaff and a special dinner,” Ginger suggested. “Where would you like to go, Tommy?”

“Pizza!” Tommy yelled.

The thoughts of Mu Shu pork vanished in an instant and they got in the pickup and headed to Flagstaff. Ginger still had to learn that if you wanted Mu Shu Pork, it was a pronouncement, not a question. And, the SUV? Never happened. What happened instead was a 2000 Dodge 3500 Cummins Turbo Diesel with Quad Cab, 4WD, Power Seats, Tilt and Cruise, CD/Cassette/Stereo, Dual Rear Wheels, Sliding Rear Window, Power Windows and Locks, Chrome Wheels, 4 Doors, 5.9 Cummins Turbo Diesel with an aftermarket winch and the optional towing package. But, it did have 2 alternators and 2 batteries and a topper. They just called it their SUV. Mike still had his heart set on a Hummer, but the Hummer prices were going through the roof.

Due in part to the military HMMWV renown in Desert Storm, AM General introduced a civilian version of the vehicle called the HUMMER in 1992. Known as “the world’s most serious 4x4,” the revolutionary vehicle had found favor with commercial users who appreciated the value of HUMMER’s long life and amazing performance, and individuals who sought the ultimate in toughness and mobility. In 1999, General Motors acquired the HUMMER brand worldwide and rebadged the current vehicle H1. (In 2002, AM General began assembling the HUMMER H2 for GM in its new factory in Mishawaka, Indiana.)

They’d even built the garage extra wide so they’d have room for the Hummer Mike wanted but they didn’t have a Hummer or a SUV for that matter. They did have a 24’ camping trailer but with all of their money tied up in gold, a Hummer wasn’t in the foreseeable future. If you can afford to buy a Hummer, you most certainly can afford its miserable 10mpg. Gold was barely above the price that Shelia and Ginger had paid for it.

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Monday, February 5th, 2001...

Earlier in the day, terrorists had blown up a bomb in Moscow’s Byelorusskaya subway station injuring 15 people. It was a bad start to what would turn out to be an even worse year. Aside from a brief mention on the evening news, the event in Moscow went largely unnoticed. Meanwhile, down in Texas, a fellow by the name of Shane Connor was bidding on a lot of 120,000 surplus Civil Defense Survey Meters and Dosimeters. Connor’s company owned the KI4U website and had a good business selling Potassium Iodate. Mike had continued to look around for Geiger counters and Survey Meters, but most of the ones he could find were either un-calibrated Civil Defense surplus or meters with a low range as in 1R.

March 2001...

When Tommy brought home a midterm report card with straight A's, Mike got together with Jose and had Jose pick out a saddle for Tommy's horse. Mike told Jose that he should pick up scabbards for those .22 rifles, too and maybe 2 pairs of saddlebags. Juan already had a saddle, so Mike told Jose to just get Juan the scabbard and saddlebags and put them up with Tommy's saddle and the saddlebags.

"I don't mind signing this report card," Mike told Tommy. "You keep it up and I think maybe there's a saddle in the offing."

"Thanks," Tommy said disappointment evident in his voice. Tommy had seen a Winchester 9422 on one of their trips to Flagstaff and he really wanted the rifle. With his allowance he had begun to save up money for the Winchester. The problem was the gun dealer had launched into a spiel.

"An un-emancipated person under 18 not accompanied by a parent, grandparent, guardian, or a certified hunter safety instructor or certified firearms safety instructor acting with consent of the minor's parent, grandparent or guardian shall not carry or possess on his person, within his immediate control, or in or on a means of transportation a firearm in any place open to the public or on any street, highway, or on private property, except private property owned or leased by the minor or the minor's parent, grandparent, or guardian. This prohibition does not apply to a person between 14 and 17 engaged in lawful hunting, marksmanship practice, transportation of an unloaded firearm for the purpose of hunting or, between 5:00 am and 10:00 pm, transportation of an unloaded firearm for the purpose of marksmanship at a range or other area where the discharge of firearms is not prohibited."

Remember being 11? It is a very long time to 18 or even to 14. Tommy figured that by the time he was old enough to own a rifle, he would have saved enough money to buy the whole gun shop. Then he remember what Mike had said about him getting a gun when he acted old enough and he buckled down and busted his butt trying to keep his straight A's. Mike and Ginger were unlike anyone Tommy had ever met. They didn't ask any more of him than they demanded of themselves. Minor infractions were used as teaching opportunities and major infractions had him in the barn shoveling manure for free. The thing that impressed Tommy the most was that they didn't treat him like a little kid. Neither did they treat him as an adult, but the distinction was easy to understand, even for Tommy.

Tommy was big for his age, standing just short of 5' tall. He'd already been through 3 sizes of clothes but Mike and Ginger always made sure that he had clothes that fit which was a whole lot more than most of his previous foster parents did. Mike and Ginger had an advantage in raising Tommy. They hadn't had to go through the terrible 2's or all of the stages that children normally go through. Plus they regularly attended a parenting class offered in Sedona and worked very hard to stay one step ahead of Tommy. That was the biggest challenge because Tommy was smart in two ways, book smart and street smart.

Early June 2001...

Mike had gotten together with Jose and Jose had added a scabbard to Juan's saddle. They didn't intend to push the issue but they did intend to at least get the boys to ask about the scabbards. Mike had the Winchester 9422 rifles in the barn behind a bale of hay.

"I got my report card today," Tommy announced, "I got straight A's."

"Really, how did you manage to do that?" Mike asked.

"I busted my behind," Tommy replied.

"Ginger, Tommy got straight A's on his report card, what do you think, has he earned the saddle?"

"Tommy I'm so proud of you," Ginger smiled. "Well, I suppose straight A's deserves some kind of reward. Let's go to the barn and see if we can find a new saddle."

"Jose, have you seen a new saddle anywhere?" Mike asked.

"Sí, señor, there's a new saddle over there," Jose replied in his best Spanish accent.

"Hmm," Mike said, "It must be yours, Tommy, hop on and see how it fits."

"It's nice, thanks," Tommy said. "Juan, take a look at my new saddle."

"Is there anything missing?" Mike asked.

"It must be the lariats," Ginger said handing each boy a new lariat.

"No señor, it's the saddlebags," Jose said, handing each boy a new set of saddlebags.

"Jose, why did you get a rifle scabbard?" Mike mocked. "Tommy doesn't have a rifle. As a matter of fact neither of the boys has a rifle."

"It came with the saddle, señor, I forgot to remove it," Jose faked sorrow. "Sorry."

About that time, Tommy's face drooped.

"Tommy do you want to keep the scabbard or should I have Jose remove it?" Mike asked.

"Leave it on, Mike, I'm saving up my money to buy a rifle," Tommy suggested with a smile on his face.

“Ginger, do you like waiting?” Mike asked.

“Not me, I’ve always been pretty impatient,” she replied.

“Yeah I have been too,” Mike laughed. “But you can’t ride a horse with an empty rifle scabbard.”

“Hey there’s a scabbard on my saddle, too,” Juan announced excitedly.

“Well boys I guess you’d better put these in those scabbards,” Mike said bringing out the new rifles.

Late June 2001...

“Mike, I was just out on the net reordering Potassium Iodate and that outfit down in Texas has a new website up talking about reconditioned Civil Defense Survey Meters and Geiger counters,” Ginger announced.

“I knew if I waited long enough someone would get off the dime and make them available,” Mike replied. “What do they have?”

“CD V-700, CD V-715, CD V-717 and CD V-720’s,” Ginger replied.

“Do they have dosimeters and chargers?” Mike asked.

“Two kinds,” Ginger replied.

“I’ll give them a call, is there a phone number listed?” Mike asked.

“(830) 672-8734,” Shelia repeated as she wrote it down.

Mike made the call and talked to someone, he didn’t get the name. There were in the process of reconditioning and calibrating the surplus Civil Defense Survey meters and dosimeters. Mike ordered 2 CD V-700’s, 2 715’s, 2 717’s, 2 chargers, and 20 dosimeters. Because Ginger had gone online to order more Potassium Iodate, he also ordered more of that.

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“Hey, buddy, what’s happening?” Jack asked.

“I finally found Geiger counters,” Mike said. “That place down in Texas that we bought our Potassium Iodate from finally got into the business.”

“Did you get some for us?” Jack asked.

"I got 2 of everything except the dosimeters," Mike replied. "I ordered 20 of those and extra Potassium Iodate."

"How do Juan and Tommy like their rifles?" Jack asked.

"I wish you could have been there to see the look on their faces when I brought the rifles out from behind that bale of hay," Mike smiled. "Both Jose and I have spent some time with them teaching the rules of gun safety and letting them shoot. I'm not quite ready to let either boy ride around with a rifle, but by this time next year, they'll be old enough."

"I do wish I had seen it," Jack admitted. "There's just something about a boy and his first rifle. The two of you are really spoiling Tommy."

"There wasn't too much to spoil," Mike said. "I thought we'd have more trouble but I guess the lesson with the cow manure worked better than I planned. I'm beginning to believe that Ginger and I are the first people in Tommy's whole life that ever cared for him."

"He's a tough kid, all right," Jack agreed. "That might not be all bad with the way the world is going."

"What are you talking about, Jack?" Mike asked.

"You have to wonder when 2 guys can pull a boat up to a US Guided Missile Destroyer and blow a 40' hole in it," Jack replied. "Clinton called it an act of terrorism, but to date, the US hasn't really responded to the incident."

"That JAG Manual cleared those involved of responsibility," Mike pointed out.

"What kind of rules of engagement put guards on guard duty in a foreign port without even ammunition for their rifles?" Jack asked.

"You can't give them ammo, Jack they might hurt somebody," Mike replied sarcastically.

That's the real phone number for Shane Connor's business: (830) 672-8734. I don't know the guy, but he seems to be the man to talk to about reconditioned survey meters.